

LEND A HAND.

A RECORD OF PROGRESS.

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The mayor of Detroit, Mr. Pingree, may be said to have belled the cat last year. In the face of all the high-and-dry political economists, in the face of the ridicule of the agricultural newspapers, Mr. Pingree said squarely, to people who wanted employment, that he would give them a chance to try the great experiment of agriculture. The result was that, on an average, his tramps, of whom 945 were employed, earned fifteen dollars' worth of potatoes each as the year went by. What is much more important, one hundred families took so much interest in this curious agricultural experiment on which the mayor had started them, that they resolved to try it on a larger scale, and have now returned to the condition of life in which it is supposed that the good God placed Adam,—that is to say, they are tilling the ground, each man in his own garden.

While it is, of course, perfectly true that more food can be raised by wholesale on a *bonanza* farm in Dakota, which has the advantage of capital, of a soil accumulated by ages, and of forty other facilities which the political economists

can name, it is equally true that the corn raised in Dakota is a thousand or two miles away from the man who wants to eat it. It is also true that a man's day's work is a commodity which, if it is not used on the particular day, is worthless. In those two facts alone is the answer to the sneer of the old-fashioned writers, that we must buy our food in the cheapest market. We ought to be thankful that these writers are now old-fashioned, and that the modern school understands that wherever the laborer is, there is the place where he will best earn his daily bread.

The "Detroit experiment," as we shall be apt to call it for years, will be repeated this year in New York, in Toledo, St. Louis, Buffalo, Pittsburgh, Duluth, and Omaha, as well as in Boston. It goes without saying that it is an experiment; there will be one and another blunder made in carrying it out which, after it has been made, it will be easy to laugh at. All the same, it is an experiment which promises a great deal and which must be studied with diligent care. It is not so much the addition of a few thousand bushels of potatoes, more or less, to the crop of the country, as it is an effort to introduce a good labor-test, to encourage those who are discouraged, and to start men,—not to say women,—boys,—not to say girls,—in a career which, under our old arrangements, they had no opportunity to enter upon. It is said, on what is still called quite good authority, that God sent man into the world to subdue it. Here is a chance given, which the laboring man of the great cities did not have before.

In Boston, the matter has been taken up by the Industrial Aid Society, and a strong committee of gentlemen representing the principal charities of the city, has been formed to attend to the details. Application stations have been established throughout the city, and blanks for application prepared and distributed, in answer to which the committee has received a number of requests which, while not very large, is enough to justify them in giving the plan a trial.

A large part of the land offered to the committee was wholly unfit for cultivation; but at the moment when this article is written, it seems as if there would be enough available land for those who offer. In Boston the problem is somewhat complicated by the original geographical position of the city. Boston proper was a peninsula, which was one of the glacial mounds left nine thousand years ago, and it was surrounded, like other peninsulas, by the sea. The bays which "hold Boston in their arms" have since been filled up. They were filled up with the hardest gravel, which, from its very nature, has but a very slight support to give to vegetation. It is more fit for the killing of bacteria, as Mr. Mills has well shown, than it is for the raising of peas and beans. This "made land" must be passed by by the laborer before he finds the upland in which even manure can be put to any advantage.

The Boston committee has obtained from the city the right to use the sweepings of the streets for manure. If it is necessary, they will furnish the applicant with the necessary tools.

It is interesting to observe that among the applicants were Italian women from the North End, who know enough of the simple processes of farming to trust themselves to the success of such crops as they will raise, while their husbands are engaged in work more serious. May we be permitted to say that this is like that moment of the beginning, where

"When Adam taught
The ivy how to twine, Eve in a wild
Of roses intermixed with myrtle, found
What to redress till noon."

We beg any Boston reader of these lines, as he sees an Italian woman hoeing her row of beans, to imagine her as being the mother of her race redressing climbing roses.

It is interesting and satisfactory to say that as the season opens, with the great annual charity of spring, the eternal rules apply. The truth is, there are very few persons out of work. Of those who first applied for open lots near Boston,

several have already (May 7th) given notice that they have better employment elsewhere. Of course no one ever supposed or expected that the outlying lands in the neighborhood of large cities were to be used for anything excepting the exceptional needs of those who could not obtain work on a larger scale. We will report from time to time the success of this enterprise, and shall watch with interest for the result of the experiment in other cities.

INSTRUCTION IN CHARITIES AND CORRECTION IN THE UNIVERSITY OF WISCONSIN.

BY RICHARD T. ELY, LL. D.

My purpose in writing this brief article for *LEND A HAND* is not so much to call attention to the University of Wisconsin as to state the methods which have been followed in this institution in the study of charities and correction, because, on the one hand, these methods have produced noteworthy results, and on the other they are so simple and inexpensive that they can be followed in many other educational institutions and they offer suggestions as well for churches, reading circles, and other societies.

Let me say, however, at once that I would not consider it necessary to offer any apology, even if my main purpose were to call attention to the University of Wisconsin, because it belongs to a class of noble universities not well known in our East, which are doing admirable work which as yet has not received the general recognition which it deserves. I refer to our best state universities which have grown more rapidly during the past decade than any other class of educational institutions in the United States. Not only are they taking the first rank with respect to the number of their students,* which is increasing with marvelous

rapidity, but the quality of their work is making like satisfactory progress. I am thoroughly persuaded that the University of Wisconsin, with which I have the honor to be connected, is in several respects doing work equal to that of any other university in the country, and I believe there are respects in which it is unequalled. It is of interest to the readers of a periodical like *LEND A HAND* to know that this university, like the other state universities, offers its advantages for fees which, as compared with those of the Eastern universities, are very low. The total fees, incidental and tuition fees, are \$50 a year for those who come from outside the state, and for those within the state only \$20 a year. This is an outcome of their democratic character as state universities. They represent one of the best features of democracy. They express it at its best.

But to return from this digression. I want to say with respect to the work in charities and correction that it has been supported during the past three years entirely by private gifts of money and by voluntary contributions of personal services. No call has been made upon the university treasury, and the expenditure in money amounts to less than a thousand dollars.

We have had courses of lectures on Charities by Professor Amos G. Warner, late Superintendent of Charities of the District of Columbia and at present professor in the Leland Stanford, Jr., University, and by Dr. P. W. Ayres, general secretary of the Associated Charities of Cincinnati.

Dr. Warner's course has appeared in book form under the title, "American Charities." It is beyond comparison the best book on the subject. As Professor Henderson of the University of Chicago says, "It is without a rival in its field."

We have had a course of lectures on Crime by Dr. F. H. Wines. This course likewise revised and elaborated is about to appear in a book under the title, "Punishment and Reformation," and it will in my opinion be the best work on crime in the English language.

During the current year we have had the following course of lectures :

Hon. H. H. Giles, The Wisconsin State Board of Charities and Reform.

Hon. Clarence Snyder, The Wisconsin State Board of Control.

Professor A. O. Wright, County Asylums.

— The Influence of the Wisconsin State Board of Charities and Reform on Almshouses and Jails.

Mrs. Florence Griswold Buckstaff, Charities in Small Cities.

Hon. E. O. Holden, Out-door Poor Relief.

Superintendent Lynn S. Pease, The Blind.

Superintendent John W. Swiler, The Deaf and Dumb.

Dr. Alexander Graham Bell, The Instruction of the Deaf by the Oral Method.

Dr. W. A. Gordon, Treatment of the Insane in Hospitals.

Dr. L. R. Head, Treatment of the Insane.

Professor Frederick Wilkins, Criminal Responsibility.

President Albert Salisbury, The Feeble Minded.

Hon. Lewis A. Proctor, Industrial Schools.

Dr. Bayard Holmes, Methods of Lessening the Number of the Blind and of Mutes.

President John H. Finley, An Historical Sketch of the Evolution of Charitable Work.

This course of lectures was given before my class in charities, which included sixty-three regularly enrolled students and a number not enrolled. We had as the basis of our work Dr. Warner's book, which has been studied very carefully. This systematic text-book work made the lectures far more profitable than they would have been otherwise. I believe as the result of this work there will in a few years be found young men and young women in every part of this state and of the country, who will have an intelligent interest in charitable and correctional work and who will help to bring about great improvements in this field.

I have made arrangements whereby opportunity is provided for our students to engage in practical work during the long summer vacation in Cincinnati and elsewhere. Last summer four of our students were engaged in work of this kind under the able direction of Dr. Ayres in Cincinnati. They were within reach of the state institutions of three states. Two of them have taken up work of this kind as a profession. In this connection I may add that several of our graduates have been engaged in work at Hull-House. Dr. Kate Everest, who is the first and up to the present time the only woman in this university to take the degree of Ph. D., is now at the head of Kingsley house, a Social Settlement in Pittsburgh, Penn., and she is assisted by Miss Amanda Johnson, one of our graduates.

To continue and enlarge our work during the coming year, I am asking private persons to contribute at least \$800. Provision is already made for regular instruction and for special lectures by Mr. Charles M. Hubbard, the associate of Dr. Ayres in the work at Cincinnati; \$250 I wish to use for another course of lectures; \$150 I want to devote to two scholarships of \$75 each, to be awarded to students desiring during the summer to take up practical work of the kind mentioned; \$400 I wish for a fellowship in social science.

When it is suggested that instruction of this kind should be taken up most colleges and universities are obliged to confess that they have no specialist in charities and correction. I should say in the light of my experience that this is no insuperable obstacle, as this work does not belong to my special field. Of course I had a general interest in the subject and had given some attention to it and was able to do the text-book work in a manner. Nevertheless I brought my class into contact with experts, and no man could possibly have the expert knowledge which the different special lecturers together had. The advantage of contact with experts was in consequence not lost. Most of those who addressed the class lived within two hundred miles of the university. I think within a like radius of nearly any one of

our larger universities will be found a considerable number of men and women who have had valuable experience in charitable and correctional work or who in some way have gained special knowledge and who at the same time will be glad to give a class of students the benefit of their special knowledge and experience.

It seems to me important that work of this sort should be done by societies connected with our churches throughout the country. All churches acknowledge at once, both in their teachings and in their practice, that charitable work falls within their province. On the other hand it must be admitted that most of them do the work indifferently, and it is to be feared that some do almost as much harm as good. If we look back in history we find a time when the churches had almost the monopoly of organized benevolent work and lost it largely on account of the poor quality of the work. Now if the church organizations of our country would give general attention to this subject, a great revolution in the charitable and correctional work of the United States could be effected within ten years. Unfortunately some of these church organizations have devoted so little attention to the subject that they are not even aware of the grave abuses which exist and which they should strive to correct. I would like to suggest that following the example of one or two churches, churches generally should take up first the study of Dr. Warner's book, then of Dr. Wines's work. Let a class be formed to meet once a week and read these works chapter after chapter. In smaller places classes might be formed from the members of different churches, and thus forces united. From time to time, say once a month, some one with special knowledge or experience should be called in to give an address on that phase of charitable or correctional work with which he or she—for the women should not be neglected—has become especially familiar. Similar methods could be followed in reading circles and voluntary societies.

All this is in line with the work which *LEND A HAND* especially seeks to promote. Is it too much for me to hope

that readers of this magazine will take up this work and push it vigorously? If each reader would attempt to form a club and then the members of that club attempt to form other societies to promote work of this kind on the principle of the "Ten Times One is Ten Clubs," a work of national importance would soon be achieved.

INDIVIDUALISM IN CHARITY.*

BY ALICE N. LINCOLN.

The subject to be considered by the meeting which is held to-day, is charity. In the time which falls to my share, I wish to speak of charity as offered by the individual to the individual.

The great and good F. W. Robertson, in giving a list of rules for his own life, set it down as one of his duties that he should learn "to take a deep interest in the difficulties of others."

It seems to me almost as if he might have made this the text of a sermon upon charity, so admirably does it express the sense of personal relationship which ought to lie at the bottom of all charity given and received. It applies especially to the form of charity which I intend to consider, for it pre-supposes an interest in the individual, and it is for this deep personal interest in the lot of our fellow-beings that I wish to enter a plea to-day. One cannot imagine sharing the difficulties of another, unless those difficulties are to a certain degree understood both by the helper and the helped. The very sense of mutual confidence thus engendered, leads to trust on the one side, and interest on the other.

In no relation of life is this more keenly felt than in the

* Read before the State Federation of Women's Clubs, April 11th, 1895.

one with which I personally am familiar, namely,—that of landlord and tenant. Unless there is a sense of responsibility on the part of the landlord, and an intention to do right on the part of the tenant, the best elements of success are lacking to the work, and it is largely because we deal with the tenant *as an individual*, that it seems to me that the better housing of the poor is one very practical way of taking an interest in the difficulties of others. Poor people care very much to have healthful and respectable surroundings, and one of their difficulties is that these are not always attainable.

They wish, as much as their richer neighbors, to see their sons and daughters growing up with the advantages afforded by health, reasonable comfort, and good environment. To encourage this desire for improvement, the individual landlord ought to feel the responsibility of his individual tenants, and to see that good light, good air, and, so far as possible, good neighbors, are ensured to all. But it is not my purpose to speak especially of tenement-house work. I mention it merely in passing, because it is individual work to a very large degree. No two tenants are ever alike, and the difficulties of one are seldom the difficulties of another; hence the questions which arise between landlord and tenant are almost always those which concern individuals, and must be dealt with as such.

My intention is to refer to a far larger and more distinctly charitable field, and to try to show that the tendency of the age is to consider more and more the individual.

It has come to be recognized that starting even with early infancy, children do better if they are placed in homes beginning with a little "h," rather than in institutions. That not only do they thrive better physically, but that they become more normal men and women, if this plan is pursued. Hence the boarding-out system has been adopted in Australia, in Germany, in England, and in our own country, with marked success. I found in visiting the largest orphanage of Berlin, that there they prefer to place all healthy female

children in families, although boys are usually retained in the institution for the sake of learning trades in connection with their schooling.

The whole method of dealing with criminals along reformatory lines, starts with the idea that the criminal is an individual, not a member of a class. To study his position, and to understand his difficulties, is now recognized as one of the duties of a superintendent of a reformatory; and the more closely all prisons are conducted on this principle, the more hope there will be of diminishing the numbers of those who live by vice and crime.

I have long contended that paupers should be classified, instead of being treated as if they were all equally to blame for their condition. In my own experience I have known many different sorts and conditions of men who were driven to seek the refuge of the almshouse. Some, like an unfortunate blind man now ending his days at Long Island, are the victims of misfortune or accident, and are entitled to every care and consideration which such misfortune would suggest; others are but too clearly paying in an old age of sorrow and dependence the penalty of their idle and dissolute lives,—but unless we consider these people as individuals, and strive to relieve their individual necessities, how can we hope to deal wisely with their present needs, or to learn from them how to prevent the recurrence of similar needs in the new generation just growing up, and which we should use every effort to save from the evils of pauperism?

I hardly dare, in the presence of one of the founders of the Associated Charities, to say a word concerning its methods; but one great secret of the success of its friendly visitors is, it seems to me, that they deal with each case individually, and consider the individual needs of the family or person to whom they are sent. In no better way could they take a deep interest in the difficulties of others.

And this leads me to say in the ten minutes allotted to me, and which I know are rapidly nearing their close, that

there is one danger from which we all of us need to pray that we may be delivered. It is a vice engendered by the absence of all effort to treat people as individuals, and is to be found in all classes of the community, and especially in all institutions. I refer to the vice of "officialism."

I think some of us have a pretty clear idea of what that means, even though the word is not to be found in the dictionary. We are all of us in danger of falling into it, when for a time we are clothed with a little brief authority; and it should be our daily aim to remember that there are really no such things as "classes" in the world; that it is made up of individuals, and that its progress is largely dependent upon individual work. I shall have occasion to refer to this in closing, but I can not leave the subject of officialism without begging you all to fight it wherever it may be found. It has nothing to do with law and order—*those* we all believe in. It might be described as duty performed in a perfunctory manner, and not from the highest conception of duty, as the fulfilment of God's law.

I think my first introduction to officialism was when I took an old woman to the poorhouse, and the matron, seeing two figures standing in the doorway, glanced at us carelessly, and said, "What, are there *two* of them?" Yes, there were two, one a poor unhappy woman, reduced to seek the refuge of the almshouse in her last extremity, the other a woman resolved from that day to proclaim the wrongs and abuses which such innocent sufferers as her companion are compelled to endure under the régime of indifferent officials. It is for ourselves, and for our own actions that we are judged; we are not simply "*two* of them," here or hereafter; and we ought to be willing to accord to our fellow-beings that intelligent consideration as individuals which we claim for ourselves. In no other way can we comprehend their difficulties.

There is just one more point on which I must touch before I close. It is on the value of individual work in helping forward the progress of the world. It is not often by

masses, and certainly not by classes, that reforms are inaugurated.

Luther demanding boldly the Reformation; John Howard and Elizabeth Fry, contending for the humane treatment of prisoners; Florence Nightingale ministering to the sick; Mrs. Stowe daring to denounce the sin of slavery; Lord Shaftesbury seeking to redress every wrong which he encountered; and in our own day and hour, Dr. Parkhurst, exposing the wickedness of corruption in high places; are not these all single figures which stand out pre-eminently to plead for individual work on behalf of humanity? Nay, can we not in all reverence go back even further, and turn with humble hearts to the founder of the Christian Religion, acknowledging that it was not by many, but by one, that its lessons of faith, and tolerance, and love, were first given to the world; and that these lessons were first learned by *a few* disciples?

It is not by any general principles that charity can be taught. It is by that love of man for men, which, as our own Bishop Brooks has told us, "is fast becoming a passion of the human race."

For such true charity may all who are present here this afternoon both work and pray!

TRADE SCHOOLS FOR THE MANY.

BY SAMUEL F. HUBBARD.

It has been said that more wealth has been added to the world's store in the nineteenth century than in the eighteen centuries before. This is due to the discoveries in science and their applications to the uses of mankind. This impetus thus given to the industries by applied science has had a marked effect upon methods of education and modified the

ancient faculties of divinity, philosophy, law, and medicine. Scholastic methods have yielded to the demands of practical studies, or studies which have a definite relation to vocations in life. Colleges have reduced the amount of classical study, introduced elective courses, and extended the laboratory method in scientific study. Out of a further development of this idea have grown the scientific schools, such as the Lawrence at Harvard and the Sheffield at Yale; and technical schools, like the Massachusetts Institute of Technology and the Lowell School of Design. The technical schools in the United States have received a still further impetus by the Land Grant Act of 1862 which provides for the establishment, in every state and territory, of at least one school, which shall accept its provisions, and in which the leading object shall be "to teach such branches of learning as are related to agriculture and the mechanic arts, without excluding other scientific and classical studies, and including military tactics."

These innovations in the old scholastic methods of higher education began to influence the work of the public schools, by popularizing modern science and the introduction of the kindergarten and manual training schools. Says Prof. Runkle: "The credit of devising and working out a thoroughly rational and consistent course of mechanic art teaching is due to the Imperial Technical School of Moscow, Russia, and was in its inception distinctly of the trade school type." It will be seen that the great dominating influence in the modification of methods of education had its birth in the demand for such mental and manual equipment as would insure a greater material welfare.

Judge MacArthur, in his book on Education and its Relation to Industry, says: "The period seems to have arrived when institutions of industrial science and education can no longer be postponed in our country, and when they must be tried on as extensive a scale as those witnessed abroad. There seems no reason why the educational system should not be adapted to the tradesman, the artisan, and the

manufacturer, as well as to the pedantic professions in which men are so thoroughly trained."

Mr. William Mather, of the Royal Commission appointed to inquire into the technical and trade schools on the continent, referring to the United States, says: "As you know, your country does possess already a considerable number of very remarkable technical schools, which certainly are not surpassed by any school in Europe. They are schools, however, that are not available for the working classes, as are those of Germany, France, and Switzerland, and what little we have done in England. They belong to a higher rank in society, and therefore you have not felt them in your ordinary life. You seem to have a widespread, almost universal, opportunity for all the people here to get a technical and scientific education. All you want is a shuffling of the cards to alter the curricula of the various institutions. I do not think the working classes here have anything to complain of in regard to education, except that it does not have a strong enough and close enough relation to the industries which the working class pursue."

How shall this education be brought "closer?" In what way shall our boys and girls be taught, that it shall fit them the better to earn a living?

First of all, those who determine the public school work should take cognizance of the fact that few ever go beyond the grammar school grade. Prof. William T. Harris says: "One per cent. enter college, three per cent. the high schools and academies, and ninety-six per cent. never get beyond the elementary grade." In view of this fact, shall the grammar school work be determined by the requirements of the high, and this in turn be preparatory for the college, or shall it be recognized that the great majority of pupils never go beyond the grammar school, and the course of study be adjusted to the practical needs of this majority? Have the four per cent. a right to dictate to the ninety-six what their course of education shall be? Yet we hear of the

"enrichment" of the elementary course by the introduction of studies in the higher grades.

Kindergarten and manual training have passed the experimental stage and have received the endorsement, not only of our best educators, but of the state as well. Their value, as a means of mental discipline, is recognized as comparing favorably with the best of the older forms.

While manual training is distinctively educational, it also teaches the principles which underlie all trades and makes the hand and the eye efficient and willing servants of the mind. As mechanically constructed, the hand and the eye are alike in all, but the measure of their skill is the measure of their dominating force, the mind. This training is an absolute pre-requisite to him who labors with his hands. It has been estimated that eight per cent. of the people enter business and the various professions, and ninety-two per cent. labor with their hands. This eight per cent. have demanded, in the elective course in college, in schools of law, medicine, engineering, architecture, etc., specific education in their chosen vocation—that is, trade school instruction. Shall the ninety-two per cent., or any part of them, be less wise in their demands and not provide specific education in their vocations?

The apprenticeship system is dead. Machinery is eliminating hand labor, and trades are becoming specialized. It is therefore imperative that the foundation of industrial training shall be broad and deep enough to minimize these adverse conditions. The foundation cannot be laid before fifteen; the time is all too short. It is generally conceded that seventeen years of age is as early as a boy should enter a trade. He is then strong enough to do the work, and has had time to consider what trade he prefers.

The years intervening between the time of leaving the grammar school and seventeen are valuable or dangerous according to the manner in which they are used; valuable if the boy receives such direction and help as shall enable him to meet the problems of life in a strong and intelligent way;

dangerous, if he is allowed to drift and thus become the victim of misfit occupations and develop habits of indifference and idleness. Seventy per cent. of those who enter the Concord Reformatory have no trade. Of those who there learn a trade, very few are recommitted.

When the pupil is well grounded in the fundamental principles common to all trades, has developed the art of thinking, of giving verbal expression to the thought, of symbolizing the thought by drawing or by working in metal or wood, and the art of utilizing the symbol; when he has discovered his aptitude or preference for some one trade, then he is prepared for a course of specific education. He is now ready to enter a trade school, where the requirements of each particular trade are carefully thought out, both practical and technical, where courses of study proceed from the simple to the complex, each step overlapping the other, and where instruction is given by those who are not only able to symbolize the thought, but can give verbal expression to it.

Is this too ideal, too far reaching, chimerical? Before rendering a hasty judgment, study what Germany, Switzerland, and other countries of Europe have done.

What has Massachusetts, where technical schools and colleges have received their highest development and been endowed with munificence unequalled, done to provide a practical industrial training for those who bear the burden and heat of the day? Is it not time that some of the thought, wisdom, and wealth which is now given to educate the few should be shared by the many?

The North End Union, in trying to determine the cause of the adverse conditions which it found in its work, became convinced that very much of the idleness and indifference to work and the consequent evils they entail was due, almost entirely, to the lack of proper industrial training. With hands and eyes untrained in any definite way, to any definite end, these boys and girls drift into occupations which are but make-shifts, with nothing to determine the occupation

for which they are best fitted or to give chance for preference.

With a view to emphasizing the importance of industrial training, or trade school instruction, a Plumbing School, a branch of the trade school work which has proved to be the most successful in the Auchmuty Trade Schools in New York, was opened by the Union in January, 1894. The accommodations are limited to twenty-nine pupils. Every bench was taken at the opening, as well as at the beginning of the second term in October last, and, at both times, numbers were refused for want of room. Preference is given to those who are already in the trade. Instruction is given by lectures, as well as by practical work in the shop. Diplomas are awarded based upon practical work and a written examination of the technical science.

The school has had from the start the hearty assistance and coöperation of the president and other members of the Master Plumbers' Association.

The school is very far from the ideal we have outlined, but it is an earnest of our purpose. It is intended to raise it to that standard of excellence just as fast as circumstances will permit. We believe that the success of one object-lesson in our midst will hasten the day when every boy and girl shall have the opportunity of as careful a training in their chosen vocation as is now accorded to the fortunate few.

STATE ROADS IN MASSACHUSETTS.

BY ALBERT A. POPE.

Massachusetts has from the outset taken the lead in the matter of public highways, and the spirit of her legislature has been shown by making the Highway Commission a permanent one, and by appropriating \$300,000 to be expended,

under the immediate supervision of the commission, in constructing new and rebuilding old roads.

Starting in June, 1892, a temporary commission was appointed to examine into the condition of the roads, and to draft a bill providing for the improvement of the highways of the commonwealth. The law suggested by the commission was, with some changes, passed in June, 1893, but, before any petitions for construction of state highways were submitted to the General Court, an act was introduced and passed June 20, 1894, increasing the powers of the commission, and permitting the selectmen of any town, or the mayor and aldermen of any city, as well as county commissioners, to petition the Highway Commission for taking roads as state highways. In place of submitting to the legislature a separate bill for the construction of each road, it was voted that the appropriation be used by the Highway Commission, without further legislation, in building state highways.

The \$300,000 has been pretty evenly divided among fourteen counties. Before deciding which of the many petitions should be granted, an official visit was paid to each locality, and full information as to the value of the proposed improvement collected. While this method has distributed the work in small sections of roads, thus increasing the expense per mile, the advantage to the people at large will be greater, for the reason that each portion of the state highway constructed is intended to be an object lesson to those living near by. County commissioners and other officials will watch the work as it progresses, and follow out the same lines in building county and other roads which are not intended for state highways.

The plan is to build, section by section, such roads as will connect the great centres of trade, and join with through roads in other states, so that both local and interstate communication will be benefited. Under date of January, 1895, the Massachusetts Highway Commission has rendered a report which covers the work of the past year, and this publi-

cation should be consulted by those who are considering legislation.

The provisions of our law will permit contracts for the construction to be let to municipalities or to private corporations, but the former arrangement is preferred, as it is more effectual in teaching the people the art of road building, and protects the state against cheapening the work by the importation of foreign laborers, an element which is apt to be objectionable.

A resident engineer is appointed by the commission, and it is his duty to be in attendance, and keep a correct account of all items to be paid for by the state.

Wherever the traffic was of sufficient proportions to warrant it, the roads have been broadened. The advantage to owners derived from the construction of the way is, as a rule, so much greater than the injury to them by widening the road that, in a large majority of cases, the town officials have been able to procure releases without any cost.

Thirty-eight sections have been contracted for, and only eight of them are to have a width of eighteen feet of hardened surface, all others being fifteen feet wide. As the primary object is to get length of way, the commissioners are considering the advisability of building single-track roads in the thinly-settled districts. These would not be over nine feet wide, with here and there portions of double width as convenient passing points for carriages. A mile and a half of such roads can be built for less than the cost of a mile of fifteen feet width, and the advantage in getting produce to market is not lessened, provided such construction is confined to localities where the average traffic is from six to eight vehicles an hour.

There is need of legislation to regulate the care of, and responsibility for, sidewalks on state highways. These being of purely local advantage should be under the supervision of the town, the wheelways alone being constructed and kept in order by the state.

Progress has been made in the laboratory work on the

road building stones of the state. Experiments of this kind are carried on at Harvard University in the Lawrence Scientific School, whose dean, Prof. N. S. Shaler, is a member of the Highway Commission. The chief aim of these inquiries has been to determine the qualities which constitute fitness for road making. This will be of value to the commission in enabling them to utilize the road material near at hand, and thus lessen the cost of construction. As this phase of the work progresses, maps are made showing the location of all deposits suitable for road building.

A number of towns have already appropriated money to build their streets in the same careful manner as those constructed by the state, and others have purchased road machinery with the intention of extending the work on roads other than state highways.

Careful consideration has been given to the plan of planting shade trees along the highways. With this end in view, experts have been consulted concerning the best varieties for the purpose, and the wayside trees have been examined, so as to determine the species well adapted to the climate and soil of Massachusetts.

As the estimated expense of procuring and planting these trees is not less than one-half a million dollars, the commission has rightly made this question secondary to road building, but in the meantime they are collecting such data as will enable them to work with profit on the adornment of the roads after the construction is well in hand. The American and English elms have the advantage of fairly rapid growth, with shade high above ground, and the leaves falling from them give but little obstruction to the gutters. They have the disadvantage of being subject to the attacks of insects, so that the cost of protecting them from these pests would be considerable. Maples grow well and are beautiful, though they often shade the road too much. It is the custom in parts of Europe to plant the roadsides with trees which yield profitable crops. In France and Germany, for example, cherry trees abound. In these countries the yield of the

wayside trees belongs to the neighboring land owners, but in some cases to the community, and their product is well guarded by law. There will be more or less experimenting on the part of the commission before they decide upon the species to be planted. The law provides for the beginning of this work in the spring of 1895, and from that time it will be carried on slowly, so as to give us the benefit of experience.

Every state should make a beginning on road improvement. In thinly-settled regions of the country, where the people do not feel able to undertake much, they can do no better than to start the reform by constructing sections of single track roads. No community can afford to neglect the common roadways. Our prosperity is too intimately connected with the facilities for communication.

A LIFE CLASS IN SOCIOLOGY.

BY PAUL TYNER.

During the past summer, the city of Cincinnati was the scene of an interesting experiment, and one which may be helpful in suggestions to those who are desirous of learning how the teaching of sociology in our schools and colleges may be given a practical turn. A class of students representing three great universities, spent the months of July and August partly in the regular relief work of the Associated Charities, partly in careful inspection and study of the various charitable and correctional institutions, and partly in making direct, official investigation and record of special social conditions.

The jails and work-houses, reform schools, almshouses, hospitals, children's homes and various other institutions were visited day after day under intelligent and experienced guidance, and the various systems of construction, administra-

tion, and method, as well as conditions and results, were studied comparatively and with reference generally to the adaptation of means to ends. Opportunities for wide comparison were afforded by the extension of our investigations beyond the city of Cincinnati and the county of Hamilton to those of Covington, Newport, Dayton, Louisville, and Indianapolis.

The formation of the class was the outcome, in large degree, of a course of lectures on "The Problem of the Poor in Great Cities," delivered during the spring term before the students of the School of Economics, Political Science and History of the University of Wisconsin, and afterwards in the University of Cincinnati, by Dr. P. W. Ayres, General Secretary of the Associated Charities of Cincinnati.

When the summer class in Practical Sociology was decided on, four students of the University of Wisconsin, all members of Professor Ely's classes, volunteered for the work, two of them being awarded scholarships sufficient to cover expenses; two graduating students of the University of Cincinnati and one from Lane Seminary further swelled the number. Soon after the class had entered upon its work, it was given a co-educational character by the addition of three young ladies of the alumni of Cincinnati, who had caught the flame of enthusiasm that burned in the breasts of the young men. These ladies proved a valuable acquisition, each having some special fitness in addition to a regular college training. One had taken her diploma in the Bellevue Training School for Nurses in New York, besides having served in the wards of Cincinnati's great City Hospital; the second had recently distinguished herself as a post-graduate student of economics and received her M.A. at the University of Michigan; the third added to many other gifts and graces the gift of tongues, speaking readily Russian, German, Scandinavian, and Italian,—a valuable faculty in work among the cosmopolitan population of Cincinnati's slums.

There could hardly have been a more favorable time for the experiment than that chosen. Consequent on its posi-

tion as a distributing centre, Cincinnati throughout July was in a ferment over the great railroad strike; "General" Kelly's Industrial Army was encamped a few miles below the city and an invasion from it was hourly anticipated. The out-of-work contingent was greatly swollen by the strike and its stoppage of trade by land, and by the fact that the Ohio was so low, in consequence of protracted drouths, that many of the river steamboats were laid up for weeks.

We were, first of all, thoroughly initiated into the methods of the Associated Charities' central office, the use of its register of applicants for relief, the investigation of such applications, the proper reference for relief in various classes of cases, when and how to provide immediate succor in the shape of food and shelter, and the utilization of the Association's auxiliary wood yard for men and its sewing room for women. From the beginning, however, our attention was given mainly to practical out-door work, and only incidentally to the office routine, although a mastery of that side of the system was gradually attained in the course of the eight weeks' course. Each of the students was assigned as a friendly visitor to several poor families, whose problems he could make his own and study them out carefully, all the while giving of himself in genuine sympathy, counsel, and service, and testing his conclusions by the older and more tried knowledge and experience of Dr. Ayres and his staff of trained workers.

Exceedingly interesting and important features of our work were a systematic investigation of the sweating system and the tenement-house evil by the members of the class, and their coöperation in an investigation of child labor. Through the efforts of Dr. Ayres and a committee of representative citizens interested in social reform, an arrangement had been made by which the students were appointed state factory inspectors and officially invested with the powers of the Commissioner of Labor Statistics, for the purposes of these investigations. The work was planned by the students in conference with Dr. Ayres, schedules were drafted, dis-

tricts selected, and a house to house canvass, lasting about seven weeks, was conducted by the students in connection with their other work. This canvass resulted in the accumulation of a mass of statistics extensive enough to be fairly representative of conditions for the city as a whole, and containing every essential detail set forth clearly and with impartial accuracy. The facts contained in more than a thousand separate schedules were afterwards tabulated and summed up in the official reports sent to the State Commissioner of Labor. That official has complimented the students highly on the thoroughness and efficiency of their work, and the good accomplished in this direction alone amply justified the formation of the class and repaid it for its time and labor. In no other way could we have gained close personal acquaintance with conditions and needs on so large a scale and in so short a time.

Although the conditions in Cincinnati, as shown in the reports, are not nearly so bad as those of New York, Chicago, or Boston, the facts brought forward, especially in regard to the sweat shops, were deemed of such importance by the daily papers of that city that they gave about four columns of space to a reprint of the reports; leading manufacturers were shamed into a public repudiation of the sweating system, and a demand was made upon the legislature for the prompt application of the only remedy for this disgrace,—the absolute prohibition of tenement house manufactures.

Through the Associated Charities' Penny Provident Fund stamp system, we came in contact with the kindergartens which have been brought to such encouraging development under the wise and devoted leadership of Miss Anna Laws. This savings fund system is maintained at an expenditure of time and energy, that to some of us seemed entirely disproportionate to the results gained. It must be said, however, that it has resulted in encouraging thrift and self-reliance in many families, who, by its means, were enabled to provide for themselves the winter's supply of coal, for lack of which they would otherwise be likely to suffer, unless they became

dependent on charity. The Cincinnati society does not retain accounts after they reach the sum of five dollars, depositing the money then in the savings bank in the individual's own name, and turning the pass-book over to him or her. They thus avoid the trouble into which the Indianapolis society had fallen at the time of our visit, having received accounts running up into several hundreds of dollars and being unable to meet the demands of depositors, on account of the failure of a bank or loan company in which they had in turn deposited. Perhaps the best thing about the savings fund as conducted in Cincinnati is the opening it affords for the establishment of friendly relations between the Association's visitors and those families not yet fallen below the self-supporting line.

Another branch of the Associated Charities' work that helps through the personal touch is the Neighborhood Lending Library. Boxes of well selected books and magazines are placed once a fortnight with a trusted family in a block of tenements, and thence lent out to one after another, until all in the block have had a chance at them. The visitor, of course, helps the effectiveness of this propaganda by short talks about the books.

Opportunity for a study of the progress made in the Working Girls' Club was afforded at one of the meetings of the club in Mrs. Katharine Westendorf's beautiful Avondale home. Here several of the girls gave us practical evidence of the individual gains made through the movement by interesting recitals of personal progress. One of them gave a particularly lively account of her visit to Boston, with several companions, as delegates to the Convention of Working Girls' Clubs, and of her emotions and impressions during a call to Longfellow's house in Cambridge and on beholding Bunker Hill Monument. After a few recitations and songs, in which the girls acquitted themselves creditably, they had an hour of dancing, an amusement into which they entered with great zest. We were all much impressed by the decided development of the social spirit on the best lines

reached by these young women. They are fortunate in having for guides, counsellors and friends, two such noble women as Mrs. Westendorf and Miss Laws. The first has a wide and well won reputation as one of the most talented and successful teachers of elocution and oratory in America, and the girls get the benefit of much of her wisdom and experience in the training of soul and body to high thinking and beautiful expression. The acquaintance between Miss Laws and many of the girls began when the latter were children in the first little "kitchen gardens," started by Miss Laws, and which were the precursors of the present admirable kindergartens; the relations between her and the girls are those of genuine human love and confidence on both sides.

As a committee of one (the others going that day to the County Insane Hospital), I spent a day with the Industrial Army at Anderson's Ferry, inspected their camp, talked with various of the leaders and with the men in the ranks, and satisfied myself thoroughly that the character of the men and of the movement had been greatly misrepresented. Most of them were American born, intelligent, self-respecting men and skilled mechanics,—many of them victims of the policy of the Southern Pacific Railway Company, which, a year or so before, had resulted in the shutting down of so many factories in San Francisco and the neighborhood that nearly ten thousand men were thrown out of work. About fifty per cent. of the members of the "Army" were married men and in constant correspondence with their wives, the camp receiving over two hundred letters a day while in Cincinnati. Many of the men had their trades-union cards and letters, showing that they had been employed for from five to ten years in the same shops and were well recommended; but they had been out of employment as a rule from six months to a year. Finding it impossible to secure employment from private sources through so long a period, it is small wonder surely that they became possessed by the idea of presenting themselves a "living petition" to the national

Congress for the inauguration of irrigation works on government lands, that they might thus be enabled to provide a subsistence for themselves and their families, at the same time making the desert to bloom as the rose, vastly increasing the value of the nation's lands, and relieving the labor market of a surplus which is rapidly reducing wages and the standard of living below what any Christian civilization should tolerate. I took the names and records of a dozen of the men, selected at random, and talked freely with a score or so. All that I heard not only convinced me of their good faith, but also filled me with admiration for the devotion and enthusiasm manifested in such a heterogeneous gathering throughout many weary days of most discouraging hardship and suffering. Kelly himself is of the stuff that martyrs are made of, but level-headed and cool-blooded withal, as was proven more than once during the critical periods of the march.

A particularly active philanthropic organization in Cincinnati, with which we came into close contact through its co-operation with the Associated Charities, is the Humane Society. Its original purpose was the prevention and punishment of cruelty to children and to animals; but as there appears to be now little scope for its work in this direction, it has turned its energies to catching truant husbands and compelling them to support their abandoned wives. The amiable secretary of this society exhibited to us with much pride a list of about one hundred and thirty of such husbands, who had been brought to time through his efforts, and each of whom, under the pressure of a sentence of three months in the work-house suspended over his devoted head, brings in from three to six dollars every week, which the secretary puts in an envelope and turns over to the wife. This beneficent scheme is supplemented by the Associated Charities' Wood Yard. If the errant husband says he cannot get work, and therefore cannot pay the specified dollars, he is given a card to the Charities' Wood Yard, on which he is at once assigned to work at six dollars a week, which

gives the Humane Society man a legal grip on him. This wage is about double what the average poor man who is not an errant husband can earn in the wood yard, but the Humane Society pays the difference to the Associated Charities. To the casual observer, the beauties of this delightful scheme may not be at once apparent; but think of the joys contained in an analysis of the various questions involved, as they present themselves to the sociological student. Marriage and the compulsory economic dependence of women, the compulsory protection and support of husbands in name only, the inability of the responsible partner in the household to perform the duty which he is nevertheless compelled to perform by the state; the state failing in any provision making it possible for the husband to perform the duty it calls upon him to perform on pain of disgraceful imprisonment; private benevolence stepping in, and (combining with the Charities' Wood Yard) furnishing what some people think a complete and satisfactory solution of all the problems at once!

The Charity Wood Yard in Cincinnati is as wretched a sham as is the same institution in every other city, its pitiful inadequacy being emphasized by the beautiful spirit and intention back of it, and the painful and protracted failure of the institution to realize the fine things that this spirit and intention persist in expecting of it. The central office was constantly besieged by men begging for a chance to go to the yard and earn two or three dollars a week (the rent of a wretched tenement), by the hardest and meanest kind of work,—for the wood manipulated in the Cincinnati yard is not clean cord wood, but the refuse lumber of old buildings pulled down and broken up. Not half the applicants could be employed at all, and those who were employed were likely to be turned out at any time at a moment's notice. The yard was well patronized and did a good business; but it was not self-supporting. A former superintendent had set up a wood yard on his own account, and as he could pick his workers, who earned decent wages without being subjected

to "rules" and the taint of "charity," he was easily able to compete with the Charity Yard.

It had always seemed to me that the employment bureau branch of the Associated Charities work was a most hopeful one. About 60 per cent. of the applicants for charity in all our great cities "require work rather than alms," in the words of Mr. Kellogg of the New York society. Ordinary private methods of distributing labor are notoriously disorganized and inefficient. But the Associated Charities has not yet risen to its opportunity—if *this* is its opportunity. Beyond the placing of an occasional house servant, or the putting of a poor washerwoman or scrubwoman in the way of a day's work, its achievement in this line is not worth mentioning. The state employment bureaus in Ohio, wretchedly inadequate in means and hampered by political methods as they are, do more and better work in this respect. One reason for our failure was made apparent in Dr. Ayres's answer to a question of mine. There was not a man on his list, he said, whom he could conscientiously recommend to a place of any trust or responsibility. In fact, it seemed to be against a decent, honest man to have his name registered at the Associated Charities office. The work-room for women is of much more practical benefit, helping many hundreds of poor stranded women in the course of the year to keep the wolf from the door during periods of unusual pressure. This department has since been further improved by the addition of a laundry, where workers are trained in the best methods of work by a skilled forewoman. Sewing room and laundry together furnish an invaluable refuge and relief to women, who would otherwise be forced into starvation or prostitution.

A pleasant and amusing episode in our work was our excursion, one beautiful summer morning, to see "a typical Kentucky poorhouse" at Independence. Some dreadful tales had been told us and we prepared ourselves to be horribly shocked. After about fifteen minutes walk from the station, along a country road, bordered on one side by

pleasant woods and on the other by fields of waving corn, skirted by meadows and lines of elderberry bushes, with here and there little brooks and clumps of wild flowers, we came to a plain but substantially built farm house, with several extensions or additions running out from it at the back, and a pretty, if primitive, flower garden in front of it. We were rather uncertain as to our reception, and after a parley behind some trees decided to move on the enemy in sections, so as not to alarm him by our numbers. Imagine our surprise when we were received at the door by a tidy looking farmer's wife, beaming all over, who received us as if we had all been her long lost brothers and sisters, and called to the rear guard (whom she had observed from the window evidently) to come right up and make themselves at home! Into her best parlor she showed us, setting out chairs affably and loquaciously, bringing us cool milk to quench our thirst, inviting the young ladies to play on her melodeon, and regretting that we had not sent her word of our coming, so that she might have made ice cream for us. All this to a party of ten strangers whom she took to be picnicking!

We were quite overcome by such unexpected hospitality, and only managed to get in a word as to liking to have a look at the place, when the good wife paused in a flood of amiable talk long enough to explain that, as it was her ironing day, she would ask us to excuse her, much to her regret, but hoping that we would make ourselves at home and "set" in her parlor and play the melodeon as long as we pleased. She readily assented to showing us the place, however, and we found it all that might be surmised from the big-hearted, homely, and neat appearance of the woman. There were but four aged paupers there, and these were of uncertain mentality. Each had a separate little room, which in this case meant a separate little house, in which he or she sat, slept, and ate, each by herself or himself,—unsocially enough, one of us observed; but the good housewife assured us that the old people "had ways" which made their eating in company unpleasant. One of the old women with whom we talked

seemed to be very well cared for and contented. To the astonishment of the party, she insisted on recognizing several of us as old friends by names that we had never heard before. The farmer, who was the official keeper of this poor-house, was away at work with the two male paupers in the fields; but it was evident that his wife looked after things ably and cheerfully.

Decidedly in contrast with this experience were our visits to the Covington and Newport jails, both of which we found to be crude affairs, with no thought of proper ventilation, cleanliness, or order; both were overcrowded, and white and black, young and old were herded together without the slightest discrimination.

A still worse state of things was found in the important and supposedly enlightened city of Louisville. At the penitentiary there, which is said to be overrun with vermin, and in which it was apparent that little attention was paid to enforcing the rules as to separating the sexes, we were shown two cells that might have figured in a system of mediæval torture. One was of iron, double-doored, damp, chilly, and pitch dark, devoid of any cot or other rest,—cold, black, silent, solitary. The other, a more remote dungeon, cut deep in the foundation rock, in addition to being dark and cold, was wet—streams of water trickled down the walls and over the floor. We learned that these cells were used to tame refractory prisoners. A recent specimen instance, related by the keeper who showed us through, was of an old Dane committed for some petty offence, who rebelled against the labor of stone-breaking, at which the prisoners are employed. He tried to reason the matter out with the warden, explaining in his broken English that the work was too hard for his constitution and requesting to be set at some task better adapted to his strength. As a fitting rebuke to such turpitude, he was promptly clapped into the cell first mentioned, and kept there a week on a slim allowance of bread and water. At the end of the week he was brought forth, and, strange to say, he was still of opinion that stone-break-

ing was labor unsuited to him. To convince him of his error, he was then immured in the wet cell, and kept there for two weeks on a slimmer allowance of bread and water. At the end of that time, he, strange to relate, still refused to break stones, his mind remaining absolutely unconvinced by the cogent reasoning with which his objections had been met. "So," concluded our informant, with a chuckle, "they tried the stretcher on him and *that* fetched him at the end of ten minutes, although he fell unconscious when they took him down." There was no mistaking the complacent pride of this official in the superior efficiency of Louisville methods.

I had had myself locked into each of these dark cells for a short minute, but one that was long enough for me to wonder why the Dane had not dashed out his brains against the wall. We were anxious to see the "stretcher" and were told we should find it in the blacksmith shop at the quarry. Thither we repaired and found several hundred men and women, white and black, each with ball and chain, seated in rows under a broiling sun, breaking stones,—keepers, armed with rifles and revolvers, conspicuously displayed, standing guard over them. A more brutalizing spectacle, taken all in all, it would be hard to imagine. Savagery certainly affords no parallel to it. In the blacksmith shop, there was no hesitation about showing us the "stretcher," and the fellow in charge seemed to be immensely amused when Dr. Ayres asked leave to try it. This diabolical device consists of a heavy iron chain, with a stout hook attached, hanging from an overhead rafter. The prisoner being manacled at the wrists, is hung to this hook by the short chain connecting the handcuffs, and drawn up until his toes just clear the floor, when his arms are stretched to the utmost over his head. Then thirty or forty pounds of iron weights are hung around his neck, over chest and back, by another iron chain. Dr. Ayres bore this torture pluckily for two minutes by the watch; then he said he had had enough of it, and was released. On the way back to our hotel, he described his sen-

sations to us. It seemed, he said, as if the strain tore at every nerve and tendon in the body, as if his veins and arteries would burst with the pressure of the blood. The pain, even for the few moments he endured it, was exruciating, and he felt that if it were continued five minutes longer it would kill or madden him.

Dr. Ayres is a thorough conservative,—a dyed-in-the-wool advocate and supporter of our outgrown individualistic social system, or rather lack of system, the evils of which he is giving his life to ameliorate as far as may be. But this little experience let in a flood of light on his mind. Said he: "If I were to be put through that process, as the poor Dane was, I should go forth from that penitentiary an anarchist, a human firebrand, with my hand against every man—against the society which lets such things be!" Blind retaliation might be the first thought in the mind of even so wise, earnest, and devoted a lover of his fellow-men as is Dr. Ayres; but I feel sure that on reflection he would, after suffering such wrong, bend his energies to the abolition of the system which makes it possible—substituting union for division, love for hate. After all, is there very much difference between the worst and the best of these penal institutions? Are they not all manufacturing anarchists?

At Dayton we found the new county jail a "model prison"—think of a *model prison* as a flower of civilization, as an evidence of Christian brotherhood. It is very like the jail at Monogmensing, Pa., which is famous as the best planned and arranged jail in America, Dr. Ayres told us. A sizable, substantial strong box of iron and steel it is, suggestive in a way of the safe deposit vaults in New York, with its walls within walls of stone, iron and steel, and its complex system of doors and locks. No captive tiger or hyena is half so much caged as are these men made in the image of their maker.

A stone's throw from this "model" institution, we found the old jail, now the county work house, in a decayed brick building, lacking in every decency and disgracefully over-

crowded. Not only did young and old mingle in shops and yards, but in several instances we found mere boys caged in the same cells with old and hardened offenders,—exposed to the risk of debauchery of mind and body. Brush-making is the chief employment of the prisoners here, and we were afforded material for a lively sociological discussion all the way back to Cincinnati, in the fact that the state of Ohio monopolizes this industry for the purpose of employing its criminals. Why cannot it see its way to monopolizing any industry for the purpose of employing its honest citizens, and thus saving them from crime and pauperism? A certain task or stint is exacted daily from each prisoner in this work house, and at the time of our visit one poor wretch was in the "sweat box" for failing to complete his stint the day before. This "sweat box" is a dark and dirty cell, entirely unventilated, and devoid of any sanitary vessel or drainage. The intense suffocation and heat of such a hole may be imagined. Outside, in the free sunlight, the city was gay with bunting, soldiers were parading, and the people were celebrating the anniversary of Independence,—of the declaration of the rights of *all* men to life, liberty, and the pursuit of happiness!

If there is any point in the treatment of delinquents where reason or logic,—to say nothing of justice or love,—finds place, it was not apparent. Going back to the beginning of the process, we were much interested in watching the disposal of cases in the Cincinnati police court. The police justice in this instance was an unusually intelligent and liberal-minded man, with far less of the taint of the politician, we were told, than most of his kind have. He certainly had the faculty of disposing of a large number of cases with decision and despatch. No special reflection on Cincinnati or on this particular magistrate, therefore, is intended in instancing as a specimen of police court logic much of a piece with the stretcher and the sweat-box treatment, which on one of these occasions we witnessed. A shamed and shuffling old man had been arrested for getting drunk and

abusing his very prim and respectable-looking wife. He pleaded for mercy, telling the "Judge" he had been taunted into losing his temper, but was sorry and would try to do better, if given a chance. The "Judge" stopped him abruptly: "That's all very well; but you have been three times in the work-house already for this very same offence, and it hasn't had any effect on you,—so *I'll send you up again for another sixty days!*" O, sapient Dogberry!

And the work house in Cincinnati? It is one of the largest, best arranged, and best managed places of the sort in the United States. The inmates have safe shelter, are warmly clad, and abundantly fed, and in all probability are not over-worked or intentionally maltreated while they preserve a duly abject and submissive demeanor and keep any stirrings of manhood resolutely under foot. But you or I would not, I'm sure, put such degradation as we put on these children of our Father upon a blood brother or sister; nay, we would not so inflict and disgrace a dog that we loved, whatever the offence. Rather, should we not because of the offence in the individual, especially in these days when we are learning that the fault is not altogether his, become more alive to the brother's need of more love, and larger love, and wiser love?

Since the close of the work of the class, the value of that work as preparation and training for regular and organized philanthropic work, has had practical demonstration in the success of four of its members who are filling important and responsible positions in the administration of the Associated Charities of Cincinnati, Toledo, and Terre Haute. No one can more highly and honestly appreciate the nobility and the necessity of caring for the sick and wounded victims of our present industrial and social warfare than I do; but the light which the life class brought me, leads me in another direction. Although I entered upon the work of the class as preparation for the duties of general secretary of the Associated Charities at Des Moines, a louder call impels me further into the front of the battle, where I may hope to join

my exertions with those of us who are seeking to stop the slaughter by most quickly bringing in the reign of Justice.

CHICAGO'S RECORD OF PROGRESS.

BY JOHN VISHER, SECRETARY ILLINOIS CONFERENCE OF
CHARITIES AND CORRECTION.

Theodore Roosevelt characterized the recent legislative enactment of a civil service law and its approval by an overwhelming majority at the popular spring election just passed, as one of the most signal triumphs of American institutions since the war. Chicago is determined to rid itself of the spoils system, long since inaugurated and maintained, at any price, by the party "boss" and ward politician.

This new declaration of independence was inaugurated by the Civic Federation of Chicago, the parent organization of several distinct lines of progress, though itself only two years old.

"Editor Stead" deserves the credit of bringing to a focus the growing public sentiment that something must be done. He, when with us, proclaimed from the house-tops, in ringing tones, that things were not right—that something must be done and done at once, that "if Christ came to Chicago," with a scourge of small cords he would drive out evil-doers. Men concerning whom it could not be said "the zeal of thine house hath eaten me up," but still, men with a serious and high purpose, "business men" with a calm judgment, were aroused to action. Presidents of banks, notably Lyman J. Gage, and a score of other similar men of affairs, resolved to secure the crystallization of the sentiment of reform into various forms of organized life. A huge drag-net was thrown out. It was styled the Civic Federation, and with it very many noble men and women were drawn together, all animated with a common purpose,

to secure the practical enforcement of various reform measures. The World's Columbian Exposition, with its many congresses, had prepared the way in an educational sense, probably more than any other one thing. It was at an end, but it had drawn to Chicago thousands of persons who, spending the savings of years to come here, had made no provision to get away from this world's maelstrom. This city, in common with all large cities in a chronic condition of congestion, became such to an extreme degree in the fall and winter after the closing of the World's Fair.

One who saw with his own eyes, as did the writer, the thousands of what were as a rule decent men sleeping on the bare stone floors of the corridors of the city halls and police stations, can never forget the impression it made on him. It was evident that something had to be done, and done at once. Nor was there any doubt as to what that "something" should be. The sternest political economist could not help for the time being becoming sentimental. Indeed, one of our prominent men, who was in principle opposed to all charity, being, as he boasts, an uncompromising disciple of Spence's theory of the "survival of the fittest," became one of the most active solicitors for the relief of these homeless, hungry men.

But though for the moment sentimental, the men who were at the head of the Civic Federation were not, nor could they ever be, made over into sentimentalists. Accordingly, though \$135,000 were expended in emergency relief by the Civic Federation or its Central Relief Committee, yet hardly a dollar was given out except in wages for work done, the men at sweeping the streets, the women at sewing garments, given to hospitals and asylums.

A little money was spent for transportation, but a vast amount of free transportation was given, as the railroads centering in Chicago all gave passes upon the joint recommendation of a committee of three well-known business men. Altogether several thousand persons were helped out of the city in this manner.

Your correspondent was placed in charge as superintendent when a new emergency was looming up. It was found that Chicago was becoming the Mecca for tramps. It was at first feeding 2,500 of its own unemployed men. In a week or two the number had grown to 3,000, then 4,000, and still the number kept increasing at the rate of 500 a week. Men would, as tramps will, take an excursion even as far south as Galveston, Texas, they said, and returning report, that in all their perambulation, they had struck no hospitality equal to that of the World's Fair City, even if it required three hours of street sweeping for the simple provision of food and lodgings, and an extra hour for tobacco and clothing.

It was therefore decided to adopt a radical departure, and transplant to the country the idle surplus of a congested city. This policy had long been publicly advocated by the writer, and was upon the request of the committee in charge fully outlined, and has now become one of the permanent outgrowths of what at first seemed only a spurt of emergency relief work. The work of "transplanting individuals and families to country homes" is now known as the Bureau of Labor and Transportation, but is in charge of the same superintendent and has the moral and financial support of Lyman J. Gage, Harvey B. Hurd, and other leaders in the work of last year.

The *Inter-Ocean* editorially commends the work, saying that "it is philanthropic in a very true and broad sense. It helps to self-help. It converts consumers into producers. It secures aid on business principles from the employers to the employed, the farmers sending half the railroad fare as advance wages, the railroads donating the other half. All that is needed is a bit of inexpensive machinery, which stands as an intermediary between men who seek and men who offer employment, between individuals also and corporations, and so arranges matters on a mutual benefit basis that neither the one nor the other is conscious of either receiving or giving 'charity.'"

There is another department of the emergency work of

the Civic Federation, the Bureau of Charities, which promises to be an item in the record of progress of Chicago.

To date it is not much more than a bureau of registration of the relief given by the coöperating organizations. It does not itself enter the field of relief. In this respect and in its purpose to be a "clearing house" for the charities of a large city, it is not unlike what are known as Charity Organization Societies. But the situation in Chicago is unique. The full work these societies stand for is divided up between several organizations. A former Charity Organization Society was absorbed by the Relief and Aid Society. Its wood yard has not only been continued but extended to other parts of the city, so too its branch offices. The "friendly or volunteer visiting," carried on under the auspices of eastern charity organization societies, is here assumed in a most efficient manner, among others by the Visiting Nurse Association, an organization which had one of Felix Adler's nurses to inaugurate that work here, and, by the way, dying a martyr to her devotion. She has a noble monument erected to her memory in the Margaret Etter Crèche, the pioneer day nursery of the city. These nurses and the numerous orders of Deaconesses and sisters of charity, both Protestant and Catholic, and King's Daughters, besides the residents of our Social and University Settlements,—all these, with the salaried agents of the Compulsory Education, the Health and Street Departments, and of the hundred charities and the pastors of the three hundred churches, in the aggregate do a vast amount of volunteer friendly visiting of great helpfulness, even though it be often incidental to their main duties, and not of the conventional description.

The editor of *Unity* is unquestionably correct in his suggestion of relief :

"In charities and reforms the year has not been an idle one. In Chicago we cannot afford to be ignorant of the facts set forth in the new 'Hand-book of Charities' prepared by John Visher, secretary of the Illinois Conference of Charities. It shows how much of our life energies, as a city and as a state, are called to ameliorate the conditions of many who might have been saved from the sad dependency by timely prevention and more forethought."

The benevolent work of the police department alone indicates possibilities which must surprise the reader, and suggests what latent power for good this army of 4,000 men contains if moral as well as physical strength and stature were sought for in our selection of the personnel of the force.

BENEVOLENT DUTIES PERFORMED BY THE POLICE DEPARTMENT OF CHICAGO.*

NATURE OF DUTIES PERFORMED.	1893	1892	1891	1890	1889
Women and children cared for by matrons.	20,159	17,911	13,160	13,057	13,974
Lost children found and restored to parents	4,174	4,692	3,719	2,826	3,080
Lodgers accommodated.....	98,138	77,085	55,565	29,462	30,925
Intoxicated persons assisted home.....	1,539	2,078	2,201	1,951	1,417
Persons rescued from drowning.....	77	60	263	52	38
Sick and injured persons taken to hospital.....	3,989	2,908	2,555	1,944	1,579
Sick and injured persons taken home.....	2,256	2,113	2,068	2,067	1,360
Sick and injured persons taken to station.....	762	771	819	685	506
Insane persons cared for.....	714	755	661	635	489
Destitute persons cared for.....	9,129	1,333	636	622	509
Lost children taken to parents.....	1,461	1,184	1,539	1,404	1,101
Mad or crippled animals killed.....	146	383	172	129	288
Abandoned children taken to Foundlings' Home.....	62	48	22	5	6
Inebriates taken to Washingtonian Home.....	323	621	200	236	152
Persons taken to the House of the Good Shepherd.....	109	53	58	35	56
Persons taken to the Home for the Friendless.....	48	26	9	27	26
Persons taken to Erring Woman's Refuge.....	72	47	25	24	22
Persons taken to St. Vincent's Orphan Asylum.....	14	29	32	16	6
Persons taken to St. Joseph's Orphan Asylum.....	24	1 ¹	17	12	23
Persons taken to County Agent.....	297	260	27	13	26
Runaway horses overtaken and stopped.....	76	77	86	91	68
Total.....	133,558	112,444	83,734	55,267	43,461

Placed in Protestant Institutions..... 469
 Placed in Catholic Institutions..... 485

There has been recently introduced into the Illinois Legislature a bill similar to the one which has been in operation in Ohio for a year or two, and intended to secure the establishment by the state of employment offices in every large city of the state. Though the purpose is laudable we cannot refrain from expressing regret at the multiplication of agencies, when existing machinery such as is found in the police department might, with propriety, take on the work of emergency employment instead of lodging and feeding

* See "Hand-book of Charities," page 142.

men and women without requiring an equivalent in work. The establishment of municipal lodging and work houses is to be a part of some future record of progress.

We can, however, now make mention of the recent opening of a State Home for Juvenile Female Offenders. This was a much-needed institution, being the female counterpart of the Pontiac Reformatory for Boys, long since established. This home was the more needed since, until its establishment, the state and church not being completely separated; judges having no option in the matter of committing female offenders to either distinctively Roman Catholic or Protestant institutions, and when committed state funds were demanded, and that consistently and successfully, for the support of sectarian bodies. This anachronism is now done away with, as the state now has its own secular reformatory. Its next onward move in this direction must be a State Industrial School, the religious sects taking also for this purpose some \$50,000 annually from its public treasury, and equally dividing the same between Protestants and Catholics. This record of progress should contain three more items. The one is the establishment, at last, after much agitation, of free public baths. Men had been forbidden by the city access to nature's beautiful supply of water, right at our doors, hence it was only restoring to her citizens their inalienable rights when it opened bath-houses. Another forward move is the suppression of gambling.

The last achievement is the union or merging of the Children's Aid and the Children's Home Society, two organizations doing an altogether similar work. Through the union the cost of maintaining duplicate machinery and the perpetual friction incident to such duplication was done away with. All this waste energy can now be turned to the actual doing of child-saving work. Such an onward move should never be given a set-back through personal ambition, or desire for more sordid and material gain.

CIVICS AND POLITICS AT THE PHILADELPHIA SUMMER MEETING.

BY STOCKTON AXSON.

From the time when mankind first began to think on its own condition, it has been agitated by two problems, religion and politics. Man's relationship to the unseen, and his relationship to his fellows and the state, these two questions have sunk deep into the brain and heart of every sober man, however primitive his mode of life.

So general is this truth that we reckon it a sort of law of human nature, and are disposed to regard with contempt the man who professes to have no care for these things. The artist, for instance, who makes a boast that he is too much absorbed in his vocation to take thought of religion and politics, such a man we pronounce a dilettante; even his art we say must be inadequate, because all highest art is an expression of human life, and the man is out of sympathy with the fundamental motives of human life. The evidences of these controlling influences are as old as history, and we may assure ourselves that they will remain with us until all history is closed.

It is an emphatic statement, but a true one, that never in the evolution of the race has politics commanded the profound attention of so many people of such various types as at present. The reasons for this are far to seek, but the fact is patent. There have been periods in which independent political thought was as perilous to the individual as independent religious thought; these were the times when politics was a game; the players, unscrupulous and pitiless autocrats, and the pawns, tribes and nations.

With the establishment of democratic government all this has undergone a change, and there is no authority to bind the thought and speech of any man, howsoever humble his

condition. The farmer leans on his plow and freely discusses with his passing neighbor the policy of the government; at the noon hour the mechanic over his dinner-pail fearlessly criticizes the words and acts of his political representative; even woman, formerly reckoned indifferent to these dull questions, finds time to attend meetings and listen to addresses, delivered in shrill soprano, advocating principles which, if carried into execution, would sweep existing institutions into the bottomless sea. The newspapers have long been unshackled in the free expression of their opinion on men and measures, and a considerable portion of the clergy have seemingly come to the conclusion that the expounding of scripture is a foolish, old-world notion, while they devote their energies to the deliverance of jeremiads against political abuses and to the exhortation of their flocks to vote the "right ticket" next election day.

Clubs innumerable have arisen to debate all topics with a political tendency, merchants' clubs, workingmen's clubs, students' clubs, women's clubs. So far has this phase of the movement extended that in the South there are clubs of negro school-girls organized for the purpose of discussing all political questions, local, state, and national, a condition which almost looks like the beginning of the fulfilment of the prophecy of a well-known cynic, who was out of sympathy with many modern movements, and who many years ago caustically remarked that the "new ideas" would never have their logical fulfilment until a negro girl had been made President of the United States.

Is all this stirring of the waters to prove a blessing or a curse? The question is a grave one and altogether worthy to make us pause and consider. "Tot homines, tot sententiae" is an ancient proverb, but its essential truth has been strengthened rather than shaken by the tendencies of recent thought. The more intently people think on political problems, the more widely do their views differ. The more radical of these views attract the larger number of casual adherents.

"The time will come when they will not endure sound doctrine," says the apostle in a pessimistic outburst. The "inspiration" of this remark is the inspiration which is born of a knowledge of human nature. "Sound doctrine" is cautious, slow, orderly, calm, and hence dull to the lover of theatrical display; he rebels against it, and with adulterous heart turns from it to the novel, flashy doctrines which, if licensed to the limit of their desires, will work our destruction. Preposterous political theories, be they novel enough and fanciful enough, will always have a charm for many, perhaps for the majority of mankind. Pyrotechnics on the Fourth of July will call forth half the population of a city, but the sun burning in a clear sky will be observed by few save the weather-prophet and some stray poets.

Within recent years we have witnessed the rise and growth of many new political creeds; some have been very startling and some very dangerous. So long as they remain within the clubs, subjects for nimble-tongued orators to exercise their effervescent wits upon they are comparatively harmless, but some of these doctrines reach the polls and then there is likely to be the mischief to pay.

Grave problems are already confronting us, and the shadows of yet more ominous problems are creeping slowly toward us. Men and women are thinking about these problems earnestly, are running hither and thither in search of some one wise enough to pierce the gathering darkness with some ray of light. It is of weighty importance that these men and women find the true teacher, that they be taught to think rightly on these problems. Volunteer teachers there are in abundance; of superficially edited partisan newspapers, and of irresponsible peripatetic vendors of fallacious political nostrums, there is no lack; but they can only darken night.

The real need is for gifted, learned men, who, in their journals, or in their books, or from the lecture platform, will lay down for us the sober principles of polities which have been wrought out through centuries of travail and hard experience. These men will teach us that there is no panacea.

for political wrong, that spasms of emotional reform can not help us unless the reforms are followed by vigilant, patient work, that of all human institutions politics is perhaps the least emotional.

Until we are safely under the guidance of such teachers we should fear and tremble; until we have been taught by them that the state is an organism with natural development, that this development must come, not from esoteric apocalyptic visions, but from the ever-widening application of fundamental principles, until we have been taught political sanity, until we have been taught these things in season and out of season, we are in peril.

The American Society for the Extension of University Teaching feels keenly the need of wise political instruction at the present time, and with a solemn sense of its own responsibility in the matter, it has spared no pains to secure the services of the most learned and reliable scholars in the country to instruct the students of the summer meeting which is to be held in Philadelphia during the coming month of July. No more adequate idea of the work which is to be done in its department of Civics and Polities could be given than that which is contained in a roll of the lecturers and their courses: Dr. Henry Carter Adams of the University of Michigan will deliver five lectures on the "Relation of the State to Industrial Study;" Dr. Edward Everett Hale of Boston will deliver four lectures on "Social Reform" and three on "Personal Reminiscences;" Dr. Albert Bushnell Hart of Harvard will deliver three lectures on "Special Topics" in politics; Dr. Albert Shaw of *The Review of Reviews*, five lectures on "Government in European Cities;" Dr. Woodrow Wilson of Princeton, five lectures on "Constitutional Government of the United States;" Dr. Jeremiah W. Jenks of Cornell, five lectures on "Politics in the Modern Democracy;" Dr. Edmund J. James of the University of Pennsylvania, five lectures on "The American Citizen: His Privileges and Immunities;" Dr. William G. Sumner of Yale, two lectures on "Militarism and Indus-

trialism ; " Prof. Jesse Macy of Iowa College, five lectures on " Political Parties and Political Leadership ; " Rev. William Bayard Hale of Middleboro', Mass., five lectures on " Social Ideas and Social Realities ; " Dr. Albert A. Bird, staff lecturer of the American Society, five lectures on " The Municipal Government of Philadelphia."

This catalogue needs no commentary. Each of these gentlemen is an approved master within his chosen field. The sum of their utterances will form a systematic basis for political thought, will clear the atmosphere, and make possible a wider, deeper, saner view of this all-important subject. The American Society anticipates a large attendance of special students who will go to Philadelphia in order that they may listen to so many brilliant scholars, may question them closely in the half hour's conference which follows each lecture, and may mingle informally with these men personally.

If, however, the advantages of such a meeting were confined to special students, the opportunity would be wantonly narrowed. Each of these lecturers has proved his ability to present his subject in a manner that will attract those who have even a meagre knowledge and a casual interest in the subject. They all belong to that rare class of men who, as George Eliot says, delight to make hard things simple. It is the intention of the Society and of the lecturers that this meeting shall be " educational " in the human, all-embracing sense of the term.

In its other departments of Greek Literature, Psychology, Biology, Mathematics, and Music, the Society has sought to combine the same elements of ripe learning and a pleasing presentation of the topic.



BUILDING AND LOAN ASSOCIATIONS.*

The ninth annual report of the Commissioner of Labor is upon the subject of Building and Loan Associations, which have existed in this country since 1840. There are kindred institutions in England, France, and other foreign countries, but nowhere have they grown to such vast proportions as in the United States. Investment in a building and loan association is as nearly absolutely safe as it can be, for the monthly dues and the accumulated profits, which give the active capital of the association, are loaned, or sold as it is termed by the association, as fast as they accumulate. They are immediately loaned upon real estate, or upon the stock of the association itself. The opportunities for embezzlement or for shrinking of securities are reduced to the minimum, and the almost absolute safety of the investment secured.

Mr. Wright presents tables and statistics of great interest, but which will not bear condensing. The readers of the report will be well repaid by the information contained in it. We give here some of the plans of the societies explaining premiums, distribution of profits, and withdrawal.

PREMIUM PLANS.

The funds of the associations are loaned to shareholders as the by-laws may prescribe—usually to those who offer the highest premium. Some associations, however, have a fixed or established premium rate, and in these cases loans are awarded to the members in the order of their applications or by lot.

The premium is the amount which the borrower pays in excess of the legal interest; or it may take the shape of a

* Ninth annual report of the Commissioner of Labor, 1893. Building and Loan Associations, Washington; Government Printing Office, 1894.

certain number of payments of dues or of interest to be made in advance.

Loans are usually made only to the shareholders. If, however, there be no demand for money from the shareholders, some associations provide for loaning their funds to persons not shareholders upon such terms and conditions as may be approved by their directors.

Loans are secured to the association by mortgage or real estate and by a pledge of the stock held by the borrowing member, or any other security acceptable to the directors. When the loan is for the purpose of erecting a house, the real estate is the house lot which must be owned in fee simple, and the house to be built upon it. The borrower continues the regular payment of dues on his shares and interest on his loan, and if the premium is not entirely paid in advance, or deducted from the loan in advance, then such portions of the premium as the rules of the association may require. In other words, dues and interest are usually paid periodically, and premium may be. As a rule, the plans of the associations provide that loans on real estate shall run to the maturity of the shares pledged, the maturing value of the shares being equal to the loan and by maturity satisfying the loan. In some associations, however, the loans run for a fixed period, but in nearly all associations they may be terminated at any time by repayment.

The regulations governing loans on the shares held by a stockholder without real estate security, commonly called stock loans, vary in different associations. While some advance only the withdrawal or present values (the latter usually spoken of as "book values") of the shares, or only a certain per cent. of such values, others advance the full maturing value of each share borrowed on, but in such cases borrowers are required to pledge such additional security as may be acceptable to the directors of the association.

PLANS OF DISTRIBUTION OF PROFITS.

While a great variety of plans are in vogue for the pay-

ment of premiums, it is also true that there are many plans for the distribution of profits. The investigation discloses twenty-five different rules or methods of distribution of profits.

The amount of interest which a member has in a building and loan association is indicated by the number of shares which he holds, the age of the shares and their maturing value.

Shares are of three kinds, called instalment or running shares, prepaid shares, and paid up shares. When a member desires to make weekly, monthly, or other periodical payments, he subscribes for instalment shares, and indicates the amount of the periodical payments he desires to make by the number of shares for which he subscribes. These payments are continued until the instalments and the profits on the shares have caused them to reach their maturing or par value, when they are wound up by returning to the non-borrowing members the value of their shares in cash, and to the borrowing members their mortgages and cancelled obligations.

Prepaid shares, known also as partly paid up shares, are issued by some associations at a fixed price per share in advance; such shares usually participate as fully in the profits as the regular instalment shares, and when the amount originally paid for such shares, together with the dividends credited thereon, reaches the maturing or par value, then such shares are matured, and are disposed of in the same manner as regular instalment shares. A few associations, however, instead of crediting all the profits made in this class of shares, allow a fixed rate of interest on the amount paid therefor at each dividend period, which is paid in cash to the holders thereof. This interest is then deducted from the profits to which the shares are entitled, and the remainder is credited to the shares until such unpaid portion of the profits, added to the amount originally paid, equals the maturing or par value.

Some associations allow their members to pay in the full

maturity or par value of their shares at any time, and a certificate of paid-up stock is then issued, and the owners thereof are entitled to receive in cash the amount of all dividends declared thereon, subject to such conditions or limitation as the board of directors of each particular association may have adopted.

In some instances these shares participate as fully in the profits as the regular instalment shares; but in most cases a fixed rate of interest only is allowed, the holders of the shares usually assigning to the association all right to profit above the amount.

In some cases the holders of regular instalment shares that have arrived at maturity value do not desire to draw out their money, but prefer to leave it with the association as an investment. Associations allowing this to be done issue to holders of matured shares what are known as certificates of matured shares, which are usually governed by the same conditions as are attached to paid up shares.

The most common as well as the most important difference between the methods of distributing profits employed in national associations and those employed in local associations is the following: In local associations the total amount of dues paid in by the shareholders forms the basis for such distribution, while in nearly all national associations only a portion of the dues paid in by the shareholders figures in the distribution. For instance, in national associations the dues are generally sixty cents a share per month, out of which either eight or ten cents are carried to an expense fund, the remainder being credited to the loan fund. The expense fund thus created is lost to the shareholders, except in the case of a few associations which carry the unexpended balances to the profit and loss account, and whatever profits are made are apportioned on the amount of dues credited to the loan fund only.

WITHDRAWAL PLANS.

As in the case of premium plans and plans for the distribution of profits, there are various rules for withdrawals.

They are not so numerous, however, as in the other cases, although there are twelve such.

Shares are issued by building and loan associations upon the theory that when the periodical dues paid thereon, together with the profits earned thereby, amount to the ultimate, or, technically, the maturing value of the shares, the holders shall be entitled to receive, in cash, such value, if the shares have not been pledged for loans; if pledged for loans equal in amount to their maturing value, the loans shall be cancelled; if the loans do not equal in amount the maturing value of the pledged shares, the holder shall receive, in cash, the difference between the amount of the loans and the maturing value of the shares.

Shareholders are not, however, as a rule, required to continue the periodical payment of dues until the maturity of their shares, but may, if they so desire, cease paying such dues, and, if their shares are unpledged for loans, withdraw the amounts already paid in, subject to widely varying regulations. If the shares have been pledged for loans, and the holders desire to settle their indebtedness before the shares mature, they are usually permitted to do so by paying the difference between the withdrawal value of the pledged shares and the amount of their indebtedness.

Provision is usually made in the constitutions or by-laws of building and loan associations for the giving of notice by shareholders desiring to withdraw, ranging from one week to ninety days. Such notice is not, however, universally provided for, and when provided for is frequently not enforced if sufficient funds are on hand to permit withdrawal without notice. It is also usually provided that only a certain portion, as one-third or one-half, of the receipts of the association shall be applicable to the demands of withdrawing shareholders, and in such cases, should the notices of intended withdrawals call for more money than the designated portion of receipts could satisfy, the withdrawing shareholder would be compelled to wait until future receipts should supply the deficiency.

In nearly all national associations a certain portion of the periodical dues are set aside for expenses, as explained in the distribution of profits, the remainder of the dues being carried into what is ordinarily termed the loan fund. The money in the loan fund is used for the purposes of making loans to members, of paying off shares which have reached maturity, and of meeting the demands of withdrawing shareholders; and, usually, only the portion of the dues included in the loan fund is returned to such shareholders with whatever allowance of interest or profit thereon the particular withdrawal plan of each association may provide for, the portion of the dues carried into the expense fund, generally amounting to about one-sixth of each payment, being retained by the association. In some national associations the loan fund is credited with whatever balance of the expense fund remains unexpended at the end of certain fixed periods, and withdrawing shareholders may derive some benefit from such unexpended balance, but this course is exceptional. The plan of separating the periodical dues into a loan fund and an expense fund is pursued by a few local associations, but the general rule in such associations is to return to withdrawing members all the dues paid in by them, with or without interest or profits.

The withdrawn value of shares, by whatever plan it may be determined, is always subject to the deduction of any fines charged against their holder for non-fulfilment of his obligation promptly to make payment of his periodical dues.

In some cases, shareholders desiring to withdraw are required to pay fees for the privilege of so doing; for instance, twenty-five cents or fifty cents may be exacted for each share upon which withdrawal is made. The range of such fees is stated under the descriptions of the different withdrawal plans in connection with which they are charged.

A few associations do not permit their members to withdraw prior to the maturing of their shares; in such cases the only method by which a shareholder can realize upon his shares is by selling them to some other person at whatever price he can obtain.

INTELLIGENCE.

LEND A HAND CLUBS.

TEN TIMES ONE CORPORATION.

ANNUAL REPORT.

The work of this society becomes more and more curious every year. As its president, I have a right to say that to me it is more and more puzzling. I have been its president from the beginning, and am indeed responsible for its incorporation. But I have a right to say that I took steps for this purpose only because they seemed forced upon me. I had never planned such a society in advance; it was only because there was certain work to be done, which somebody ought to do, that those of us who had that work in charge thought it well to create this organization.

As an outgrowth of the book called "Ten Times One is Ten," there started into existence in different parts of the world a number of clubs or societies, all of them consecrated to larger or smaller works of public spirit, and all of them trying to lift up the social order around them, in faith and hope and love.

Scarcely two of these societies precisely resembled each other. The diversity between their range of work was very great, their methods were entirely different; indeed, nothing harmonized them but their loyalty, expressed in their constitution, to the eternal principles of faith and hope and

love, which we try to express in our four mottoes. The earliest of these societies was formed in the summer of 1871.

With the establishment of the magazine called *LEND A HAND*, which, among other objects, offered itself as the organ of these societies, different plans for their united action began to suggest themselves at the office of that magazine. While individual societies carried on their own work, knowing as little of each other as the lumbermen of Maine knew of the rice-growers of Georgia when the American Revolution began, it proved that there were certain enterprises in which different societies, far parted in space, were interested. Thus the Siena school, in Italy, interested at the same time a sculptor in Milton in Massachusetts, and the King's Daughters of Portland in Oregon. Combined work such as this drifted into the office of *LEND A HAND*, as truly as the combined work of the Georgia rice-grower and the Maine lumbermen drifted into the bureaus of the Continental Congress in Philadelphia.

After some years of unorganized attempts to meet the wishes of clubs and societies far apart, those of us who were engaged in the office work determined to make the corporation, which meets to-day for its third annual meeting. A charter was obtained under the law of Massachusetts, and a simple constitution, which is in your hands, was drawn. Even then we found it difficult to obtain any meeting of this central society. History repeats itself, and the analogy recurred to the Continental Congress after the peace with England, when that Congress found it so difficult to obtain a quorum of its own members. We are so fortunate to-day, however, as to meet a quorum; and while welcoming you all, I take occasion to congratulate you that the very place of our meeting is one of the illustrations of the advantages of our organization.

For the Noon-day Rest, in whose hospitable room we meet, is a direct outgrowth of the wish of the officers of several clubs in and near Boston to provide for the comfort

of working-women in Boston, as they were not provided for by the established restaurants. No one of our clubs cared to undertake alone, or could undertake alone, the responsibility of what was an experiment when the Noon-day Rest was first opened. But a strong committee, formed of a number of ladies who represented several different clubs, made the initiative inquiries and laid the earlier plans. After a proper report on those plans had been made, showing the feasibility of a coöperative lunch-club of women to carry on such an institution, the central office assumed the responsibility for the experiment, and carried it forward. At the present moment, therefore, the Noon-day Rest has not a separate charter, and is not at law a separate institution; its debts are assumed by the central office, its accounts pass under the audit of the central office. It is, however, at the same time, an independent organization in fact, under the management of a committee of its own members.

The treasurer's report will show you how varied is the line of enterprises which in this way were brought into what was at first an editorial office of a magazine, but is now the central office for so many different undertakings. When the terrible cyclone of last year overwhelmed the Sea Islands, the mere consideration of promptness in their relief was enough to make the public of New England see that such an office as ours was a good central place of contribution and expenditure. We were so fortunate as to be placed in immediate communication with Mr. and Mrs. Christensen, who have so distinguished themselves in the care of those unfortunate islanders. The public had confidence enough in our administration to entrust to us very considerable sums of money, to be administered at our discretion; and without a moment's loss of time, therefore, we were able to meet the exigency.

The treasurer's report shows that we received at the office \$926.00 for the school at Bull Run, founded by the energy and enthusiasm of Jennie Dean. This remarkable young woman spent some weeks in Boston and New York and the neigh-

borhood, awakening a new interest in the work which she has set on foot on the first battle-field of the Civil War. One of your number provided for her home while she was here. At her first visit she worked as a housemaid in the morning, that she might have the time for her work of philanthropy in the afternoon. She was well advanced in her work at the North, when, in the extreme cold of February, the large school house, which had cost her so much pains and which was a monument of the resolution of the negroes of that region, was burned to the ground.

I am glad to say that the calamity awakened the sympathy and quickened the zeal of her friends in all parts of the country. The money received at our office and promptly remitted is only a small part of the contributions made for the school. In the city of New York, Mrs. Burton Harrison, herself personally acquainted with the country around the school, led the way in interesting people of public spirit in the cause.

An enterprise which involves a much larger expenditure of money, which seems only possible where there is some such central bureau of intercommunication between the contributors, is Miss Brigham's remarkable work in providing books, magazines, and newspapers, for the needy classes or needy people at the South. With a certain indifference to statistics, which perhaps has ruled in all our undertakings, neither Miss Brigham nor the officers of the society can tell how many thousands of such books have been sent by people who could spare them at the North to people who need them at the South. It is of no consequence, probably, that we should be able to write down the figures which show the physical amount of such contributions; it is enough to know that thousands upon thousands of ignorant persons at the South have thus received instruction and enjoyment and stimulus, which would have been impossible without Miss Brigham's zeal and an agency which is so simple.

We received in the autumn a request from one of our oldest and most useful clubs, that of Mount Washington, in

Maryland, that we would give the approval of the central board to their plan for presenting a gold medal to Henry Krickham. This young man had shown great heroism in a calamitous accident in the town of Mount Vernon, and the ladies of the Lend a Hand Club wished to recognize his courage and patience by a public testimonial. At their request, and at their expense, we ordered that one of our badges should be made in gold, and sent it properly mounted, with a letter expressing the interest of the central board in the young man's heroism, in his illness, and in his recovery.

This gratifying incident has raised the question in conversation whether it might not be well, once a year, for us to give the gold medal of the Central Society, as an honorary gift, to some American who has distinguished himself for some act of heroism. The suggestion had already been made before the incident which has been described occurred.

It would seem natural that, on an occasion like this, we should be able to present statistics of the work of the several clubs which are in any way connected with our central organization. But whether it is natural or not, it is impossible for us to do so. The analogy with the central government of the United States holds again. If a member of Congress asked a cabinet officer at Washington to tell him how many criminals were in the state prisons of Massachusetts or of Iowa, that cabinet officer would reply that he knew no more than the member of Congress knew, and that it was none of his business to know. In exactly such a situation do we stand towards some of the very largest clubs which wear the silver cross and which take our mottoes. It may be said, indeed, that the larger the club the more indifferent it is towards the central organization, the more able is it to conduct its own affair. We do not resent this, we do not regret it. So Christ is preached, so the world is lifted up, we need not care whether we have or have not the record. We try to keep up some faint statistical account of clubs in different parts of the world, which are active in propagating our simple gospel. But we are not very suc-

cessful. It has been intimated to me within this month that the little text-book on which we began has been abridged and translated into the Chinese language, and that there exist clubs, up and down in China, formed upon the same basis on which the clubs are formed which are represented here to-day. Whether this is so or not we do not know; on our calendar there exists only a single Chinese club, at Tien Tsin, which was founded by our devoted correspondent, Dr. Kin Ta Ting, and has been alluded to in former reports. Nor is it of any consequence that we should know. What is true and good will last; what is untrue and bad will fail; and to this great law of the good God we may leave the less important questions of statistics.

So far as we know of the address of any club, by its maintaining even the slightest correspondence with the central office, it is our habit to send to it annually a little Christmas present. In the last year, this present was a pamphlet copy of a sketch written by myself, called "If Jesus came to Boston,"—an attempt to show on a small scale some details of the present work of Christianity in such a city as this. But there are many large societies, like the King's Daughters, like the Epworth League, like the Society of Christian Endeavor, formed upon the basis of our arrangements, which have their own organization quite independently of ours, and which do not report to us, as indeed there is no reason why they should do.

We inaugurated last year a system of circuit meetings of the clubs, which has, on the whole, proved advantageous, though it has not fully developed the advantages we hoped for. First in this hall, next in Worcester, next in Providence, and last month in Marlborough, we called sessions of the clubs of the neighborhood. It is supposed that the personal acquaintances formed, and familiar explanations of methods of work, and the presentation of the objects to be attained, will quicken the activity of each society represented. At the Boston meeting, more than forty clubs reported, at Worcester nine, at Providence no roll was called,

at Marlborough nine. The next meeting will be the public meeting at Park Street Church on Monday of next week (May 29th). It has always been a meeting of interest, and I hope that you will find it convenient to be present.

The executive work of the society is conducted under the direction of the officers whom we shall ask you to appoint today. They meet on the last Monday of every month. To the meeting of this committee we invite all club officers who may find it convenient to be present, and the number in attendance varies from three perhaps to twelve, according as the business in hand on any particular month may seem to require a larger or smaller gathering. No important expenditure is undertaken without the assent and consent of this committee; but we are constantly receiving special sums for special purposes, which of course we expend under the direction of those who send them. In the last year, the most important services which we have in any way filled have been the following, and the different amounts of the treasurer's account will show in detail what have been the smallest, as well as what have been the largest, items of our expenses:

For the Manassas School.....	\$926.86
Outing.....	435.15
A special invalid case, of interest to teachers.....	226.00
Emergency work in Boston	64.00

For the year before us, we shall be glad to have more money than we have, for one or two special purposes which belong to a central office.

1. We have in manuscript a collection of forty or fifty songs and hymns, which we should be glad to print, with one or two rituals for the use of separate clubs. It often happens that a club is not strong enough pecuniarily to print its own ritual-books or song-books; and we are well convinced that a book edited and published in our office would be of use in hundreds of small clubs. The directors have had this plan before them for some years. Just now our attention is called to it again by receiving from London the

ritual-book and song-book which has been published there by our vigilant correspondent, the Reverend Mr. Oxford of St. Luke's in Holborn. To print this book and stereotype it would probably cost one hundred and fifty dollars, and we have not liked to divert so large a sum from the working expenses of the society.

2. We publish for the junior clubs a journal called the *Ten Times One Record*, which probably has been seen by all members of the central society present. We shall be very glad if we can press this into a larger circulation, as we probably could do if we could expend a hundred dollars in the next year for its improvement in different ways. But here again, we do not like to divert what is direct charity money towards any such purpose, and we must look to the liberality of our friends to give us the means for such an enterprise.

3. To maintain the office at all, with some slight allowance to the chief secretary for her invaluable services, with the payment of postage, traveling expenses, and printing, four or five hundred dollars are needed annually. A part of this sum, as will be seen by the treasurer's report, is contributed by different clubs. We ask them to remit to us at the rate of ten cents a year for each active member; a club of twenty members would, on this estimate, send two dollars. The clubs send what they can afford to send, but this contribution is not sufficient for the working expenses of an office. We do not choose, however, to use contributions which are made for other purposes by charging any brokers' fees for our help in forwarding them to the object in hand. We have been able to meet the deficit which would otherwise exist by contributions of different charitable societies for our purpose. Mrs. Whitman and I have been able to secure such contributions by promising to address those societies, either on the interests of general philanthropy, or in such other entertainment as to enable them to call their members together in considerable numbers. Mrs. Whitman has addressed several clubs or societies, and I have ad-

dressed eight clubs or societies, and they have contributed \$159.40 to our revenue. Where the contribution amounts to twenty-five dollars, we try to make an officer of such a society a life member of this organization.

Mrs. Whitman will explain the treasurer's report which goes into the detail of the very curious range of charities which have thus come under the administration of the society. I assure you that nothing can be more interesting than a place at a central office of which the correspondence extends literally over the world. That correspondence reveals the present condition of human society in a hundred forms, of which otherwise one would know almost nothing. The romance which accompanies the visit of a family of half-starved children to a thriving farm in Essex County is in its way as attractive and as stimulating as is the romance which describes the flight of a family of negroes from a house swept away by the advancing flood. This leads me to say, in conclusion, that I could wish that any member of the society might find sometimes an hour in which she could look in upon the office and see what that hour has to bring forth in its correspondence or in its personal enterprise. The way in which, as we say, "one hand washes another,"—by which we mean that one visitor is able to relieve the need of the visitor who came half an hour before,—is sometimes so remarkable that one calls it miraculous. Miraculous it is, if miracle be the conquest of spirit over matter.

The society will hold a meeting for presenting to the general public this report and some account of its work, on Wednesday of next week, May 29, at the vestry of Park Street Church, at two o'clock in the afternoon. The speakers on that occasion will be Mr. Lothrop of Albany, Mr. Ely of the Prospect Union of Cambridge, Rev. Mr. Hayward of Marlborough, and others.

The club of Italian children from the North End will enliven the occasion by singing, and all members of the corporation are cordially invited to attend.

Respectfully submitted for the directors,

EDWARD E. HALE.

The following officers were elected for the ensuing year:

President.

REV. EDWARD E. HALE, D.D.

Vice-President.

MISS HELEN F. KIMBALL.

Clerk.

MRS. BERNARD WHITMAN.

Treasurer.

REV. J. STILMAN SMITH.

Directors.

REV. E. E. HALE, D.D.,

MISS MARTHA H. BROOKS,

MRS. EMILY P. HALE,

MISS H. E. FREEMAN,

WILLIAM HOWELL REED,

BENJAMIN KIMBALL,

HERBERT D. HALE,

EDWIN D. MEAD,

ELLEN D. HALE.

CHRISTIAN LEAGUE OF PHILADELPHIA.

CONSTITUTION.

I.

NAME.

"The Christian League of Philadelphia."

II.

THE PURPOSES OF THE CORPORATION.

1st. To organize and carry forward with vigor and enlarged power, in the city of Philadelphia, the great work committed in common to all Christians, coöperating therein with other societies wherever practicable.

2d. To confer and act in concert with the civil authorities in all the matters which may promote the moral and physical welfare of the people, especially in the suppression of vice and immorality, in public and in private.

3d. To provide increased facilities, and to secure Christian workers for carrying on the work of the League in those

parts of the city where the need is the greatest and the laborers are few.

4th. To provide proper homes, especially in the country, for children surrounded in the city by the most depraving influences.

5th. To devise ways and means to assist in the preservation and observance of the Sabbath or the Lord's Day; to discourage the liquor traffic; to prevent the publication and sale of impure literature, and the exhibition of demoralizing pictures; and generally to promote such measures as will make and keep Philadelphia a Christian city in name and in fact.

III.

PLACE WHERE THE BUSINESS IS TO BE TRANSACTED.

The city of Philadelphia, state of Pennsylvania.

IV.

TERM OF ITS EXISTENCE.

The Corporation shall exist in perpetuity.

V.

DIRECTORS.

The number of the Directors shall be forty-one, and the following shall be the Directors who shall serve until the election of their successors, as hereinafter provided, at the first annual meeting after this Corporation is created.

VI.

BUSINESS OF THE CORPORATION.

The business of the Corporation shall be conducted by the Board of Directors, which shall consist of forty-one members, including the President and Vice-Presidents, who shall be elected out of the membership of the Corporation at its annual meeting, to be held at the time and place fixed by the By-Laws, who shall serve until the next annual meeting, or until their successors shall be elected; and they shall have power to fill all vacancies in the board.

VII.

MEMBERSHIP.

1st. Clergymen and members identified with any Evangelical Church or religious society in the city of Philadelphia, shall be eligible to membership in this Corporation.

2d. Application for membership must be made through the Board of Directors, and the persons approved and recommended by it, may be elected at any meeting of the Corporation, by a majority vote of members present.

3d. Every member shall pay at his admission one dollar (\$1.00), and at least the same sum annually, or may become a life member by the payment, at any one time, of the sum of fifty dollars (\$50.00).

VIII.

OFFICERS.

The officers of the Corporation shall be a President, five Vice-Presidents, a General Secretary, and a Treasurer, all of whom, except the General Secretary and Treasurer, shall be elected by ballot at the annual meeting, who shall hold their offices for one year, or until their successors are elected.

The Treasurer and General Secretary shall be appointed by the Board of Directors, who shall have power to fill all vacancies in these several offices.

The duties of the officers shall be defined by the By-Laws.

IX.

AMENDMENTS.

Amendments in writing may be proposed at any meeting of the Board of Directors and be entered upon the minutes, to be acted upon at any subsequent meeting of the League; provided that nothing herein shall prevent any member of the Corporation from sending, in writing, to the Board of Directors, amendments to the constitution, such amendments to be entered on the minutes of the Board of Directors, to be acted upon at a subsequent meeting of the League.

IMMIGRATION RESTRICTION LEAGUE.

428 EXCHANGE BUILDING, BOSTON, MASS.

DEAR SIR.—The Executive Committee of the Immigration Restriction League submits herewith for consideration a draft of a bill intended to remedy some of the worst evils connected with immigration.

The bill embodies only two of the many possible remedies, namely, an increase of the head-tax and a reading and writing qualification. After an exhaustive study of the various immigration bills introduced into the 51st, 52d, and 53d Congresses, it has seemed wise to select one or two simple tests which can be certainly and easily applied under existing laws, rather than to advocate more complicated measures. A simple bill such as the one proposed, stands a much better chance of speedy passage through Congress.

In regard to the amount of the head-money, it is wise to start with a moderate increase of the tax. The present head-money (one dollar) is in practice collected from the steamship companies, who reimburse themselves by increasing the steerage rates. The head-tax here proposed is not in any true sense a property qualification, but is designed to secure for us a better class of immigrants by making the expense of coming here greater. The extremely low rates of steerage passage from Europe to the United States (\$12—\$18 on the average), make it possible for almost any discontented pauper to come to this country, while the fares to Australia, South Africa, and South America (\$65 on the average), are sufficiently high to exclude most of such undesirable persons from those countries. The quality of immigration when higher passage rates prevailed was decidedly superior to that which has come to us during the past few years.

The reading and writing qualification would have excluded 19 per cent. of the immigration during the year ending June

30th, 1894. This is regarded as the most important test that can be adopted, both as a necessary preparation for citizenship and universal suffrage, and also as a means of assimilation. This test has the great merit that it can be easily and surely applied. The precise wording adopted permits persons over sixty years of age who may be unable to read and write to join their relatives in this country, and also allows the immigration of all children still of school age.

While the proposed legislation may not seem sufficiently radical to some persons, it is believed that not only will better success attend a moderate step, like the present one, but also that in such an important question the wisest course is to proceed gradually, and to be governed in any future action by the results of the changes now proposed. The bill as it stands has the hearty endorsement of the President and Vice-Presidents of the League, and of every member of the Executive Committee.

CHARLES WARREN, Secretary,

For the Executive Committee.

A BILL TO AMEND THE IMMIGRATION LAWS OF THE UNITED STATES.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress as-*
3 *sembled,*

4 That the headmoney collected from alien passengers
5 under the Act of August third, eighteen hundred and
6 eighty-two, to regulate immigration, shall be ten dollars
7 instead of one dollar as provided in said Act as amended
8 by the Act of August eighteenth, eighteen hundred and
9 ninety-four, making appropriations for sundry civil ex-
10 penses, and such headmoney shall be covered into the
11 Treasury as provided in said last mentioned Act.

1 SEC. 2. That section one of the Act of March third,
2 eighteen hundred and ninety-one, in amendment of the
3 Immigration and Contract Labor Acts, be and hereby is

4 amended by adding to the classes of aliens thereby ex-
 5 cluded from admission to the United States the follow-
 6 ing:

7 All persons between fourteen and sixty years of age
 8 who cannot both read and write the English language
 9 or some other language.

1 SEC. 3. The provisions of the Act of March third,
 2 eighteen hundred and ninety-three, to facilitate the en-
 3 forcement of the Immigration and Contract Labor Laws
 4 shall apply to the persons mentioned in section two of
 5 this Act.

1 SEC. 4. This Act shall take effect three months after
 2 its passage.

WOMEN'S EDUCATION IN CEYLON.

Though "the spicy breezes blow soft o'er Ceylon's Isle" as of yore, it has been ascertained that one reason why "man is vile" in that land "where every prospect pleases" is that woman is not educated, so that she may be his intelligent companion and helpmate.

To remedy this terrible condition of ignorance and to bring home to the minds of the Orientals the fact that woman's education is the cornerstone of civilization, girls' schools are being founded.

Recently, Mr. Peter de Abrew (an educated Sinhalese gentleman—native merchant), who is much interested in the cause of women's education, went to England and addressed the English public in order to enlist their sympathy and aid for the education of the women of his island. After his return to Ceylon, a movement called "The Ceylon Educational League" was formed to promote female education.

The League has a local working committee of ten ladies and gentlemen, and it was organized for the following objects, viz. :

First, to secure aid for the erection of a permanent and suitable building for the girls' school and orphanage (already formed), on the land donated by Mr. Peter de Abrew for this purpose. The temporary building on the same sight, where the school is now conducted, being of mud walls, covered by a roof of palm leaves, will of course not be durable, though it is at present quite comfortable, and shelters just now twenty-one girls with Mrs. Higgins, their principal; Miss Allison, Miss English, and Dr. English (volunteer workers from America), and Mary (Gurunansè), the native assistant, together with two *ayahs* (maid servants), a cook woman, and a gardner.

The girls are taught English in all its branches, music, drawing, needlework, cooking, gardening, and Sinhalese—the native language of the island. That the Sinhalese branches of study may not be unprovided for, a native gentleman or *pundit* is employed as teacher.

The lady principal and the other workers from the West, render their services to the institution without fee or reward. They left their homes and country and came here to work for these poor and neglected girls from love of the cause of woman's elevation, knowing that in such advancement rests the national welfare.

Most of the children of the school are either poor orphans or are in destitute circumstances, therefore the school is not self-supporting, and it depends largely for its maintenance upon the generosity of its friends.

Another object of the League is to enlarge its circle of friends and secure additional aid to found free scholarships for a limited number of these poor girls, and also for the extension of educational work to other parts of the island. We desire to take a few more deserving girls for education, yet in order to do so we must have help.

It is estimated that the sum of £10 (ten pounds) will furnish food, clothing, instruction, and text-books for a girl in our school for one year, and it is earnestly hoped that the friends of woman's education will respond to this call and

contribute according to their means to meet this want and help the League carry out its laudable object.

The deficiencies of the expenses of the school (now christened the "Musaeus Girls' School and Orphanage") have thus far been borne by Mr. de Abrew, but as his means are not unlimited, this outlay cannot long continue. The treasurer in America is Dr. Alice B. Stockham, 277 West Madison Street, Chicago, Ill. Donations will be gratefully accepted. Correspondence may be addressed to the Secretary Ceylon Educational League, or the Principal Musaeus Girls' School and Orphanage, Cinnamon Gardens, Colombo, Ceylon.

A NEW BOOK.*

The mingled folly and atrocity of the "spoils" system is shown from the life and to the life in this short and graphic story, which we encourage all lovers of good government to buy, and read, and disseminate.

"'Tis true, 'tis pity : pity 'tis, 'tis true," but till complete Civil Service Reform make it false, and all such outrages upon justice and good sense impossible, the more openly they are displayed the better.

The following is the bill of fare at the St. Bartholomew's Mission, New York city: One pint of rich soup, two cents; big corned beef sandwich, two cents; one pint of coffee (milk and sugar), two cents; one cup of coffee, one cent; rice pudding, one cent; one plate of beans, one cent; one plate of soup, one cent; bread pudding, one cent.

* Senator Intrigue and Inspector Noseby, a Tale of Spoils. By Frances C. Sparhawk. Red-Letter Publishing Co.

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PUBLISHER'S DEPARTMENT.

EDWARD E. HALE, D. D. - - - - - Editor in Chief.
JOHN STILMAN SMITH, - - - - - Business Manager.

The publishers of the **LEND A HAND MAGAZINE** are about making some important changes in their business management, and take this opportunity to offer to Libraries a complete set of this Magazine at a large reduction from the published price.

No more valuable books of reference, on all questions relating to charities and reforms, are published, and a complete set would be an important acquisition to any library.

The published price for the fifteen volumes to date is \$30.00. We offer the balance of the edition, consisting of but a few sets, for \$15.00, bound in half American Russia, cloth sides.

When Dobbins' Electric Soap was first made in 1865 it cost 20 cents a bar. It is precisely the same ingredients and quality now and doesn't cost half. Buy it of your grocer and preserve your clothes. If he hasn't it, he will get it.

Magazines for Nearly Half.

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THE STORY

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J. STILMAN SMITH & CO.,
3 Hamilton Place, - - - - Boston, Mass.

The illustrated articles in "*Home and Country*, New York, for June, are as follows:

"Art and the People" - by Henry Mann
"The Devil's Frills" - by Arlina Hale
"Art in Being Married" by Marion A. Blanchard
"Tom Reed, of Maine" by Rufus R. Wilson
"Life Among the Cowboys" by Capt. Jack Crawford
"Westward the Star of Empire Takes its Way; Salt Lake" by Wentworth Rollins,
"The Soldier's Story" by James L. Kenway, and "Chautauqua in the Wilds of Western Florida" by L. P. Dodge.

Home and Country is published at 149-153 Leonard Street, New York. The Subscription price is \$1.50 a year.

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